BAJAJ HOUSING FINANCE LIMITED

KEY INFORMATION DOCUMENT
(Series 34 under General Information Document No. 1/2026-27 dated 30/06/2026)
Date of allotment - 4 August 2026
Type of Placement Memorandum: Private Placement (For private circulation only)

Private Placement of Secured, Rated, Listed, Redeemable Non- Convertible Debentures for Rs. 1,885 Crore (Rupees One Thousand Eight Hundred Eighty-Five Crore) (Including Green Shoe option of Rs. 1,385 Crore), under General Information Document No. 1/2026-27 ("GID") dated 30 June 2026 of Listed Rated, Senior/Subordinate, Secured/Unsecured, Redeemable Non-Convertible Debenture of face value of Rs.1,00,000/- (Rupees One Lakh) each for cash and in case of re-issuance at the original face value as applicable to be issued in various tranches including Green shoe option to retain over subscription.

This Key Information Document is issued in terms of and pursuant to the General Information Document dated 30 June 2026. All the terms, conditions, information and stipulations contained in the General Information Document are incorporated herein by reference as if the same were set out herein. Investors are advised to refer to the same. This Key Information Document must be read in conjunction with the General Information Document and the Private Placement Offer Cum Application Letter. All capitalised terms used but not defined herein shall have the meaning ascribed to them in the General Information Document.

This Key Information Document contains details of this Tranche of private placement of debentures and any material changes in the information provided in the General Information Document, as set out herein.

Accordingly, set out below are the updated particulars / changes in the particulars set out in the General Information Document, which additional / updated information / particulars shall be read in conjunction with other information /particulars appearing in the General Information Document. All other particulars appearing in the General Information Document shall remain unchanged.

UPDATED INFORMATION

SECTION I - DISCLOSURES AS SPECIFIED UNDER SCHEDULE I OF SEBI (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021

3.3.3. Details of credit rating along with the latest press release of the Credit Rating Agency in relation to the issue:

A. Debenture:

Name	Rating	Outlook	Date
Crisil Ratings Limited	AAA	Stable	13 July 2026
India Ratings & Research Private Limited (IND)	AAA	Stable	10 July 2026

The securities with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such securities carry lowest credit risk.

The Company will ensure that the above rating would remain valid as on the date of issuance and listing of Debentures issued under this General Information Document.

Link of press release to be given:

Crisil:
https://www.crisil.com/en/home/our-businesses/ratings/company-factsheet.BAHOFL.html

India Ratings:
https://www.indiaratings.co.in/pressrelease/83794

3.3.9. Expenses of the Issue:

Expenses of the Issue: Expenses of the issue along with a break-up for each item of expense, including details of the fees payable to separately as under (in terms of amount, as a percentage of total issue expenses and as a percentage of total issue size), as applicable:

Sr No.	Expenses	Amount (Rs.)#	% of total issue expense	% of total issue size
1	Lead manager(s) fees*	-	-	-
2	Underwriting commission*	-	-	-
3	Brokerage, selling commission and upload fees	2,07,35,000.00	66.45%	0.11%
4	Fees payable to Registrar to the issue	1,000.00	0.00%	0.00%
5	Fees payable to the legal Advisors*	-	-	-
6	Advertising and marketing expenses*	-	-	-
7	Fees payable to regulators including stock exchanges	86,700.00	0.28%	0.00%
8	Expenses incurred on printing and distribution of issue stationary	-	-	-
9	Any other fees, commission or payment under whatever nomenclature	1,03,80,405.25	33.27%	0.06%
Total		**3,12,03,105.25**	**100.00%**	

*Not Applicable, since the issue is made on private placement basis under section 42 of the Companies Act, 2013.

all the expenses mentioned in the table above are on total amount raised (i.e. Rs. 1,885 Crore).

3.3.10. Financial Information:

a) The audited financial statements (i.e. profit and loss statement, balance sheet and cash flow statement) standalone basis for a period of three completed years. Such financial statements are audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India ("ICAI").

Audited Financial Statements for FY 2024, 2025 and 2026 are attached with disclosure documents. Further, unaudited financial results for the period ended 30 June 2026 along with limited review report are also attached with disclosure documents.

Peer Review Certificate No. of Statutory Auditors:
Mukund M. Chitale & Co. – 016643
Singhi & Co. – 021812

e) Key Operational and Financial Parameters for the last three audited years:

(Rs. In crore)

Particulars	For the quarter ended 30 June 2026 (Unaudited)	FY2026	FY2025	FY2024
Balance Sheet				
Assets				
Property, plant and equipment	108.71	110.95	100.34	87.50
Financial Assets	1,34,345.75	1,26,880.84	1,02,534.52	81,612.42
Non-financial assets excl. Property, plant and equipment	157.64	155.26	173.89	127.17
Total assets	**1,34,612.10**	**1,27,147.05**	**1,02,808.75**	**81,827.09**
Liabilities				
Financial liabilities				
-Derivative financial instruments	19.65	61.58	-	0.83
-Trade Payables	285.61	282.02	180.75	140.36
-Debt securities	57,320.17	51,014.71	39,765.70	26,645.33
-Borrowings (other than debt securities)	53,175.05	52,642.08	42,268.61	42,299.73
-Deposits	50.70	47.20	37.61	184.26
-Other financial liabilities	268.28	367.32	489.54	234.14
Total financial liabilities	**1,11,119.46**	**1,04,414.91**	**82,742.21**	**69,504.65**
Non-financial liabilities				
-Current tax liabilities (net)	106.38	73.03	37.69	25.93
-Provisions	78.05	70.53	47.29	35.64
-Deferred tax Liabilities (net)	-	-	-	-
-Other non-financial liabilities	49.71	65.79	34.76	27.37
Total non-financial liabilities	**234.14**	**209.35**	**119.74**	**88.94**
Equity (equity and other equity)	**23,258.50**	**22,522.79**	**19,946.80**	**12,233.50**
Total equity and liabilities	**1,34,612.10**	**1,27,147.05**	**1,02,808.75**	**81,827.09**
Profit and Loss				
Revenue from operations	3,063.02	11,147.20	9,553.98	7,601.35
Other income	0.03	3.09	0.35	0.40
Total income	3,063.05	11,150.29	9,554.33	7,601.75
Total Expenses (including exceptional items)	2,134.31	7,830.27	6,784.10	5,440.43
Profit / (Loss) after tax	**715.28**	**2,560.34**	**2,162.90**	**1,731.22**
Other Comprehensive income	10.43	(19.22)	11.09	(0.91)
Total Comprehensive Income	**725.71**	**2,541.12**	**2,173.99**	**1,730.31**
Earnings per equity share: (Face Value per share ₹ 10)				
Basic (₹)	0.86	3.07	2.67	2.58

Diluted (₹)	0.86	3.07	2.67	2.58
Cash Flow				
Net cash (used in) / generated from operating activities	N.A.	(19,894.86)	(17,074.87)	(14,600.14)
Net cash (used in) / generated from investing activities	N.A.	(1,201.68)	(797.55)	(554.66)
Net cash (used in) / generated from financing activities	N.A.	21,196.71	17,870.19	15,124.78
Net Increase/(Decrease) in Cash and cash equivalents	N.A.	100.17	(2.23)	(30.02)
Cash and cash equivalents as per cash flow statement	N.A.	161.80	61.63	63.86
Additional information				
Net worth	23,258.50	22,522.79	19,946.80	12,233.50
Cash and Cash Equivalents	86.59	161.80	61.63	63.86
Loans	1,31,161.69	1,23,745.05	99,512.86	79,300.75
Loans (Principal Amount)	1,30,330.97	1,22,946.94	98,918.54	78,857.49
Total Debts to Total assets	0.82	0.82	0.80	0.84
Interest Income	2,856.07	10,511.61	8,986.15	7,202.36
Interest Expense	1,888.49	6,759.39	5,979.26	4,692.61
Impairment on financial instruments	16.10	190.68	58.45	44.92
Bad Debt written off to Loans	0.00%	0.03%	0.02%	0.06%
% Stage 3 Loans on Loans (Principal Amount)	0.29%	0.27%	0.29%	0.27%
% Net Stage 3 Loans on Loans (Principal Amount)	0.12%	0.11%	0.11%	0.10%
Tier I Capital Adequacy Ratio (%)	21.17%	22.01%	27.72%	20.67%
Tier II Capital Adequacy Ratio (%)	0.42%	0.45%	0.52%	0.61%

3.3.11. A brief history of the Issuer since its incorporation giving details of its following activities:-

a. Details of Share Capital as at last quarter end: 30 June 2026

Capital structure of the Company

As on 30 June 2026, the authorized share capital of the Company was Rs. 9,000 Crore and the issued, subscribed and paid-up share capital was Rs.8,332.3346 Crore.

The capital structure and share premium account of the Company as on last quarter ended 30 June 2026 is provided below:

Share Capital	**Amount (Rs.)**
Authorised share capital 9,00,00,00,000 Equity shares of face value Rs.10	90,00,00,00,000.00
Issued & Subscribed capital 8,33,23,34,619 Equity shares of face value Rs.10	83,32,33,46,190.00
Paid-up 8,33,23,34,619 Equity shares of face value Rs.10 (Since the present issue is of Non- Convertible Debentures, there will be no change in the Paid-up Share Capital after the present issue)	83,32,33,46,190.00
Share Premium Account (Before adjustment)	47,85,81,22,426

f. Details of the shareholding of the Company as at the latest quarter end, as per the format specified under the listing regulations as on 30 June 2026: -

Attached as **Annexure** to the document.

g. List of top 10 holders of equity shares of the Company as at the latest quarter end: - as on 30 June 2026

S. No.	**Name of the Shareholders**	**Total no of Equity Shares**	**No of shares in demat form**	**Total shareholding as % of total no of equity shares**
1	Bajaj Finance Limited	7,22,44,03,845	7,22,44,03,845	86.70

2	Catamaran Ventures LLP	1,78,28,809	1,78,28,809	0.21
3	Tata AIG General Insurance Company Limited	1,65,50,782	1,65,50,782	0.20
4	Vanguard Total International Stock Index Fund	1,55,09,687	1,55,09,687	0.19
5	Vanguard Emerging Markets Stock Index Fund, A Series Of Vanguard International Equity Index Funds	1,53,10,299	1,53,10,299	0.18
6	NPS Trust- A/C ICICI Prudential Pension Fund Scheme E - Tier I	1,19,91,087	1,19,91,087	0.14
7	NPS Trust- A/C SBI Pension Fund Scheme - Central Govt	1,11,25,000	1,11,25,000	0.13
8	Government Pension Fund Global	1,07,79,256	1,07,79,256	0.13
9	Vanguard Fiduciary Trust Company Institutional Total International Stock Market Index Trust II	81,39,054	81,39,054	0.10
10	ICICI Prudential Banking and Financial Services Fund	53,06,597	53,06,597	0.06

Top 10 is represented based on folio wise shareholding and is not consolidated at PAN level, excluding promoter.

3.3.12. Following details regarding the directors of the Company: -

a. Details of the current directors of the Company:

Sr. No.	Name, Designation and DIN	Age (years)	Address	Director of the Company since	Details of other Directorship
1	**Sanjivnayan Bajaj** Designation: Chairman and Non-Executive Director Occupation: Industrialist DIN: 00014615 Nationality: Indian	56	Plot No. 59, Lane No. 3, Koregaon Park, Pune City, Pune 411 001, Maharashtra, India	22 January 2018	**Listed Companies:** 1. Bajaj Auto Ltd. 2. Bajaj Holdings & Investment Ltd. 3. Bajaj Finserv Limited 4. Maharashtra Scooters Ltd. 5. Bajaj Finance Limited **Unlisted Companies:** 1. Bajaj General Insurance Ltd. 2. Bajaj Life Insurance Ltd. 3. Bajaj Auto Holdings Ltd. 4. Bachhraj & Co Pvt. Ltd. 5. Bachhraj Factories Pvt. Ltd. 6. Bajaj Sevashram Pvt. Ltd. 7. Kamalnayan Investment & Trading Pvt. Ltd. 8. Rupa Equities Pvt Ltd. 9. Sanraj Nayan Investments Pvt Ltd. 10. Jamnalal Sons Pvt. Ltd. 11. Rahul Securities Pvt. Ltd. 12. Bajaj Asset Management Ltd. **Section 8 Companies:** 1. Mahakalp Arogya Pratisthan. 2. Indian School of Business 3. Bhoopati Shikshan Pratisthan
2	**Rajeev Jain** Designation: Vice Chairman and Non-Executive Director Occupation: Service DIN:01550158 Nationality: Indian	55	Flat No. D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014, Maharashtra, India	10 November 2014	**Listed Companies:** 1. Bajaj Finance Limited 2. Bajaj Finserv Limited **Section 8 Company:** Finance Industry Development Council

Sr. No.	Name, Designation and DIN	Age (years)	Address	Director of the Company since	Details of other Directorship
3	**Anami Narayan Prema Roy** Designation: Independent Director Occupation: Social Entrepreneur, Former Civil Servant DIN: 01361110 Nationality: Indian	76	62, Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Seaface, Worli, Mumbai 400 030, Maharashtra, India	19 May 2020	**Listed Companies:** 1. Bajaj Auto Limited. 2. Bajaj Finserv Limited. 3. Bajaj Finance Limited 4. Siemens Limited **Unlisted Companies:** 1. Elevate Campuses Limited 2. Good Host Spaces (Sonipat) Private Limited **Section 8 Company:** 1. Vandana Foundation
4	**Dr. Arindam Bhattacharya** Designation: Independent Director Occupation: Consultant DIN: 01570746 Nationality: Indian	64	L1/4, Third Floor, Hauz Khas Enclave, New Delhi 110 016, South West Delhi, Delhi, India	1 May 2022	**Listed Companies:** 1. Bajaj Holdings & Investment Limited 2. Bajaj Finance Limited **Unlisted Company:** 1. Arindam Advisory Services Private Limited 2. Gaja Alternative Asset Management Limited
5	**Jasmine Arish Chaney** Designation: Independent Director Occupation: Consultant DIN: 07082359 Nationality: Indian	56	7 Sopan Baug Society, Ghorpadi, Pune, Maharashtra 411001	1 April 2023	**Listed Company:** 1.Maharashtra Scooters Limited **Unlisted Companies:** 1. Bajaj Finserv Direct Limited 2. Bajaj Finserv Health Limited 3. Bajaj Financial Securities Limite
6	**Sriram Madakasira Narasimha Swamy** Designation: Independent Director Occupation: Retired from RBI DIN: 10367727 Nationality: Indian	63	H No 1131 Thalme 2nd Block, Banashankari VI, Stage 80-feet Road, 80-feet Road, Kariyanapalya, Rajarajeshwarinagar, Bengaluru, Karnataka 560098	1 August 2024	**Unlisted Companies:** 1. Transaction Analysts (India) Private Limited 2. Vikasam Financial Services Private Limited
7	**Ajay Kumar Choudhary** Designation: Independent Director Occupation: Ex. Executive Director, Reserve Bank of India DIN: 09498080 Nationality: Indian	62	Flat no. 1304, Floor No. 13, Crescent Bay Tower No. 06, Jerbai Wadia Road, Parel, Mumbai- 400012	1 March 2026	**Listed Company:** 1. Bajaj Finance Limited 2. Aurionpro Solutions Limited **Unlisted Companies:** 1. NPCI International Payments Limited 2. NPCI Bharat BillPay Limited 3. NPCI BHIM Services Limited 4. NPCI Tech Solutions Limited 5. Truhome Finance Limited (formerly known as Shriram Housing Finance Limited) 6. Acer Credit Rating Private Limited 7. Yubi Private Limited 8. Aassma Solutions Private Limited

Sr. No.	Name, Designation and DIN	Age (years)	Address	Director of the Company since	Details of other Directorship
					Section 8 Company: 1. National Payments Corporation of India
8	**Atul Jain** Designation: Managing Director Occupation: Service DIN: 09561712 Nationality: Indian	54	Flat No. 1402, 14th Floor, 212 River Walk, C Lane, Kalyani Nagar, Yerwada, Plot No. 59, Pune City, Pune 411 006, Maharashtra, India	1 May 2022	-

3.3.15. Details of the following liabilities of the issuer, as at the end of the preceding quarter, or if available, a later date: -

a. Details of Outstanding Secured Loan Facilities:-

Details of borrowings of the Company, as on the latest quarter end i.e., 30 June 2026:

Name of bank/Institution	Type of facility	Sanction Amt (Rs. crores)	Present O/s (Rs. Crores)	Repayment terms	Credit Rating
ICICI Bank	CC/OD/WCDL/LOC	150.00	76.20	For OD - Flexible repayment. For WCDL - Maximum tenor of each tranche:180 days but within validity period of facility. Minimum tenor of each tranche: 7 days.	IND AAA Stable
Kotak Mahindra Bank	CC/OD/WCDL/LOC	50.00	-	Flexible repayment tenure.	IND AAA Stable
HSBC Ltd	CC/OD/WCDL/LOC	75.00	-	On demand	IND AAA Stable
Yes Bank	CC/OD/WCDL/LOC	100.00	-	On demand	IND AAA Stable
Indusind Bank	CC/OD/WCDL/LOC	250.00	-	CC/WCDL - Flexible repayment tenure (WCDL loan will be for minimum duration of 2 days and maximum duration of 12 months). OD - (Tenor max. 3 days, subsequent disbursement within period of sanction will be after a cooling period of 1 day after repayment of previous tranche.	IND AAA Stable
State Bank ff India	CC/OD/WCDL/LOC	1,300.00	-	Flexible repayment tenure.	IND AAA Stable
Canara Bank	CC/OD/WCDL/LOC	50.00	-	In case of WCDL minimum period of 7 days and maximum of 365 days	CRISIL AAA Stable
Axis Bank Limited	CC/OD/WCDL/LOC	50.00	-	On demand	CRISIL AAA Stable
Central Bank of India	CC/OD/WCDL/LOC	100.00	-	Flexible repayment tenure.	CRISIL AAA Stable
Bank of India	CC/OD/WCDL/LOC	150.00	150.00	On demand	CRISIL AAA Stable
HDFC Bank	CC/OD/WCDL/LOC	550.00	14.85	Flexible repayment tenure.	CRISIL AAA Stable
HDFC Bank	Non-Fund Base	20.00	15.00	BG Limits	NA

State Bank of India	Term Loan	2,500.00	461.44	18 months moratorium from date of each disbursal, Semi-annual instalments thereafter	CRISIL AAA Stable
Indusind Bank	Term Loan	300.00	75.01	After moratorium period of 5 Years i.e 63rd,66th,69th etc.	IND AAA Stable
Canara Bank	Term Loan	1,050.00	108.96	Loan shall be repaid in 24 equal quarterly instalment after moratorium of 1 year	CRISIL AAA Stable
Bank of India	Term Loan	1,000.00	875.17	Repayable in 8 quarterly instalment commencing 63rd month after a moratorium period of 5 years from date of availing each tranche	CRISIL AAA Stable
State Bank of India	Term Loan	1,000.00	416.62	12 months moratorium from date of each disbursal, Semi-annual instalments thereafter	IND AAA Stable
HDFC Bank	Term Loan	500.00	25.00	Repayment in equated quarterly instalment after drawdown	IND AAA Stable
Yes Bank	Term Loan	300.00	100.00	36 months moratorium from disbursal, payable in 3 equal instalment of yearly each	IND AAA Stable
HDFC Bank	Term Loan	500.00	25.00	Repayment in equated quarterly instalment after drawdown	IND AAA Stable
Karnataka Bank	Term Loan	250.00	62.50	Each tranche is repayable in 4 equal quarterly instalments after an initial holiday period of 42 months.	IND AAA Stable
Punjab National Bank	Term Loan	1,000.00	250.05	Moratorium of 3.5 yrs. and after that repayment in equated half yearly instalment	IND AAA Stable
Bank of India	Term Loan	500.00	500.09	Bullet repayment after 5 yrs.	IND AAA Stable
HDFC Bank	Term Loan	400.00	40.00	Repayment in equated quarterly instalment after drawdown	IND AAA Stable
Punjab National Bank	Term Loan	600.00	200.04	6 equal yearly instalments form the date of each draw-down.	IND AAA Stable
Jammu & Kashmir Bank	Term Loan	300.00	150.00	Bullet repayment after 24th months form the date of availment of each tranche	IND AAA Stable
Union Bank of India	Term Loan	500.00	200.04	10 half yearly instalments after moratorium period of 12 months from availment of each tranche	IND AAA Stable
Canara Bank	Term Loan	2,000.00	2,000.38	Bullet repayment at the end of 60th month from the date of availment of each tranche	IND AAA Stable
HDFC Bank	Term Loan	500.00	100.00	Repayment in equated quarterly instalment after drawdown	IND AAA Stable
Bank of Baroda	Term Loan	3,000.00	2,531.73	Repaid in 8 equal half yearly instalment after moratorium period of 36 months from availment of each tranche	IND AAA Stable
Canara Bank	Term Loan	1,000.00	500.09	Door to Door tenor of 5 years with 3 years moratorium thereafter repayment in 2 yearly instalment form each tranche	IND AAA Stable
Punjab National Bank	Term Loan	2,000.00	916.84	Door to Door tenor of 6 years repayment in 6 equal yearly instalment form each tranche	IND AAA Stable
Indian Bank	Term Loan	500.00	125.00	Door to Door tenor of 5 years repaid in 8 equal half yearly instalment after moratorium period of 12 months from availment of each tranche	IND AAA Stable
South Indian Bank	Term Loan	200.00	200.04	Bullet repayment after 5 yrs. from availment of each tranche	IND AAA Stable
State Bank of India	Term Loan	2,000.00	1,000.00	Door to Door tenor of 6.5 years repaid in equal quarterly instalment after moratorium period of 12 months from availment of last tranche	CRISIL AAA Stable
HDFC Bank	Term Loan	750.00	348.21	Door to Door tenor of 84 months repaid in equal quarterly instalment from availment of each tranche	IND AAA Stable
HDFC Bank	Term Loan	750.00	375.00	Door to Door tenor of 84 months repaid in equal quarterly instalment from availment of each tranche	IND AAA Stable

IDBI Bank	Term Loan	500.00	500.00	60 Months with moratorium of 36 months from each tranche. 4 Half Yearly installments after completion of 6 months post moratorium of 36 months	IND AAA Stable
Axis Bank Limited	Term Loan	1,000.00	571.43	Door to Door tenor of 7 Years including moratorium of 6 months. 14 equal Half Yearly installments from end of 6th month from the date of first disbursement.	IND AAA Stable
Kotak Mahindra Bank	Term Loan	150.00	60.00	For each tranche repayment shall be in 5 equal instalments at the end of 1st, 2nd, 3rd, 4th and 5th year from drawdown of respective tranche.	IND AAA Stable
Bank of Baroda	Term Loan	1,500.00	1,500.27	Door to Door tenor of 84 months for each tranche. Repayment in 8 equal half yearly installments commencing after moratorium period of 36 months from the date of disbursement for each tranche.	IND AAA Stable
HDFC Bank	Term Loan	850.00	382.50	Tenor: 60 months, with NIL moratorium. Equal quarterly principle repayment thereafter.	IND AAA Stable
Jammu & Kashmir Bank	Term Loan	350.00	350.00	Door to Door tenor of 6 years (i.e.72 months) from date of first disbursement of each tranche. Moratorium period of 36 months from the date of first disbursement of each tranche. Repayment in 3 annual installments after moratorium period of 36 months from the date of disbursement.	IND AAA Stable
Axis Bank Limited	Term Loan	1,000.00	678.57	Door to Door tenor of 84 months including moratorium of 6 months. The loan will have lock in period of 2 years. Repayment in 14 equal Half Yearly installments from end of 6th month from the date of first disbursement.	IND AAA Stable
HDFC Bank	Term Loan	850.00	546.43	Tenor: 84 months, with nil moratorium, equal quarterly principal repayments, monthly interest repayment	IND AAA Stable
State Bank of India	Term Loan	2,000.00	1,400.00	Door to Door tenor of 6.5 years (Including moratorium of 12 months). Repayment:- 12 months moratorium, equal half yearly instalments thereafter.	IND AAA Stable
HDFC Bank	Term Loan	800.00	542.85	Tenor: 84 months, with nil moratorium, equal quarterly principal repayments, monthly interest repayment	IND AAA Stable
Bank of Baroda	Term Loan	1,000.00	833.51	Door to Door tenor of 84 months for each tranche. Repayment in 12 equal half yearly installments commencing after moratorium period of 12 months from the date of disbursement for each tranche.	IND AAA Stable
South Indian Bank	Term Loan	150.00	150.03	Door to Door tenor of 36 months with bullet payment. Bullet payment at the end of tenor from date of availment of each tranche.	IND AAA Stable
HDFC Bank	Term Loan	800.00	571.42	Tenor: 84 months, with nil moratorium, equal quarterly principal repayments, monthly interest repayment	IND AAA Stable
Canara Bank	Term Loan	1,000.00	1,000.14	Door to Door tenor of 60 months from drawal of each tranche. Principal Repayment is to be done in 2 yearly installments after end of the moratorium period of 36 months from the date of drawal of each tranche	IND AAA Stable
State Bank of India	Term Loan	2,500.00	2,499.93	Door to Door tenor of 6.5 years (Including moratorium of 12 months). Repayment:- 12 months moratorium, equal half yearly instalments thereafter.	IND AAA Stable
Bank of India	Term Loan	50.00	47.93	Door to Door tenor of 84 months including moratorium of 12 months. Repayment:- 23 quarterly instalments of Rs.20.83 Crs. each along with last quarterly instalments of Rs.20.91 Crs.	IND AAA Stable

Punjab National Bank	Term Loan	2,500.00	2,233.76	Moratorium Nil.Repayment shall start 6 months after drawl of each tranche. Repayment in 12 half yearly installments from date of draw-down of each tranche.	IND AAA Stable
HDFC Bank	Term Loan	500.00	400.00	Tenor: 60 Months, with NIL moratorium. Equal quarterly principal repayments thereafter.	IND AAA Stable
Bank of India	Term Loan	1,000.00	833.50	Tenor:36 months of drawal of each tranche. Principal repayment 3 equal year installments of each tranche.	IND AAA Stable
Canara Bank	Term Loan	2,000.00	2,000.38	Door to Door tenor of 60 months from drawal of each tranche. Principal repayment in 2 yearly installments after end of the moratorium period of 36 months from the date of drawal of each tranche. No rollover is permitted.	IND AAA Stable
Union Bank of India	Term Loan	1,000.00	1,000.19	Moratorium: 12 months. Repayment :In 08 half yearly instalments after moratorium period 12 months from availments of each tranche.	IND AAA Stable
State Bank of India	Term Loan	2,500.00	2,500.00	Door to door tenor of 6.5 years (including moratorium of 12 months). Equal half yearly instalments thereafter.	IND AAA Stable
HDFC Bank	Term Loan	1,250.00	1,160.70	Tenor 84 months, with nil moratorium, equal quarterly principal repayments, Monthly interest repayment.	IND AAA Stable
HDFC Bank	Term Loan	350.00	324.99	Tenor 84 months, with nil moratorium, equal quarterly principal repayments, Monthly interest repayment.	IND AAA Stable
Indusind Bank	Term Loan	225.00	223.26	Tenor 60 months, Half Yearly payment of the principal amount after the moratorium of 6 months. Monthly interest repayment.	IND AAA Stable
Central Bank of India	Term Loan	2,000.00	1,999.91	Door to Door maturity 5 Year (60 months), Moratorium:12 months, Actual repayment period:4 Years(48 months), 1st installment due on :24th Months from the date of first disbursement. Last Installment due on: 60th Months from the date of first disbursement.	IND AAA Stable
Punjab National Bank	Term Loan	2,000.00	1,969.03	Door to door tenor: 6 years. Repayment Period: Repayment in 12 equal half yearly installments from the date of draw-down of each tranche. Moratorium: Nil. Repayment shall starts 6 months after drawl of each tranche.	IND AAA Stable
HDFC Bank	Term Loan	1,000.00	949.99	Tenor 84 months, with nil moratorium, equal quarterly principal repayments, Monthly interest repayment.	IND AAA Stable
Bank of India	Term Loan	500.00	500.10	Tenor:60 months. Each tranche will have moratorium of 2 years and it will be repaid in 6 equal half yearly installments.	IND AAA Stable
Jammu & Kashmir Bank	Term Loan	600.00	299.95	Drawdown to be allowed upto 3 months from date of sanction. Door to Door tenor of 6 years from the date of disbursement for each tranche. Moratorium: 3 years from date of disbursement for each tranche. Principle loan amount to be repaid in three yearly installments after completion of moratorium period.	IND AAA Stable
Union Bank of India	Term Loan	500.00	200.01	Moratorium:12 months, Repayment: In 08 half yearly instalments after moratorium period of 12 months from availment of each tranche.	IND AAA Stable
HDFC Bank	Term Loan	200.00	199.98	Tenor- Term Loan 5 Years (Nil Moratorium), Repayment Quarterly. Interest to be serviced monthly	IND AAA Stable
Deutsche Bank	Term Loan (Short Term Loan)	500.00	500.09	Short Term Facilities shall be used for the purpose of meeting core working capital requirement. Each Advance shall be repaid in	IND A1+

				full on the last Business Day of the term for which such Advance was drawn down. Interest shall be due and payable on the last day of the Term or on the last Business Day of each calendar month or at such intervals as we may stipulate, whichever is earliest.	
Deutsche Bank	Term Loan (Short Term Loan)	500.00	500.10	Short Term Facilities shall be used for the purpose of meeting core working capital requirement. Each Advance shall be repaid in full on the last Business Day of the term for which such Advance was drawn down. Interest shall be due and payable on the last day of the Term or on the last Business Day of each calendar month or at such intervals as we may stipulate, whichever is earliest.	IND A1+

Note: *Present O/s Amount as per INDAS*

Security- The Secured working capital facilities from banks are secured by hypothecation of assets under finance, book debts and other receivables, ranking pari-passu, excluding assets which are specifically charged to others.

Asset Classification- Standard

Name of bank/ Institution	**Type of facility**	**Sanction Amt as on 30.06.2026 (Rs. crores)**	**O/s as on 30.06.2026 (Rs. crores)**	**Repayment terms**	**Credit Rating**	**Security**
National Housing Finance (NHB)	NHB refinance	20,000.00	10,825.09	Refinance Facility/Assistance. Repayment: - Equal Quarterly instalments.	IND AAA Stable	Exclusive charge on specific Loan

b. Details of Outstanding Unsecured Loan Facilities:- Nil

c. Details of Outstanding Non-Convertible Securities - as on 30 June 2026

i. Details of Secured Redeemable Non- Convertible Debentures:

Sr. No.	**Series**	**ISIN No.**	**Amt Issued (Rs.in Cr.) (Face Value)**	**Outstanding Amount (Rs in Cr) (Face Value)**	**Coupon**	**Date of Allotment**	**Tenor**	**Redemption Date/Schedule**	**Credit Rating**	**Secured/ Unsecured**
1.	29 T-2	INE377Y07284	221.00	221.00	7.25%	29-Oct-21	3652 Days	29-Oct-31	CRISIL AAA Stable IND AAA Stable	Secured
2.	29 T-4	INE377Y07284	50.00	50.00	7.25%	17-Dec-21	3603 Days	29-Oct-31	CRISIL AAA Stable IND AAA Stable	Secured
3.	29 T-5	INE377Y07284	300.00	300.00	7.25%	27-Jan-22	3562 Days	29-Oct-31	CRISIL AAA Stable IND AAA Stable	Secured
4.	29 T-7	INE377Y07300	255.00	255.00	7.70%	23-May-22	1824 Days	21-May-27	CRISIL AAA Stable IND AAA Stable	Secured
5.	29 T-8	INE377Y07300	841.00	841.00	7.70%	01-Jul-22	1785 Days	21-May-27	CRISIL AAA Stable IND AAA Stable	Secured
6.	29 T-13	INE377Y07359	500.00	500.00	7.89%	08-Sep-22	3653 Days	08-Sep-32	CRISIL AAA Stable	Secured

									IND AAA Stable	
7.	30 T-1	INE377Y07367	500.00	500.00	7.84%	23-Sep-22	3653 Days	23-Sep-32	CRISIL AAA Stable IND AAA Stable	Secured
8.	30 T-4-Option I	INE377Y07383	500.00	500.00	7.98%	18-Nov-22	1826 Days	18-Nov-27	CRISIL AAA Stable IND AAA Stable	Secured
9.	30 T-5	INE377Y07300	250.00	250.00	7.70%	08-Dec-22	1625 Days	21-May-27	CRISIL AAA Stable IND AAA Stable	Secured
10.	30 T-7	INE377Y07409	750.00	750.00	8.04%	09-Feb-23	3653 Days	09-Feb-33	CRISIL AAA Stable	Secured
11.	30 T-10	INE377Y07417	500.00	500.00	7.90%	28-Apr-23	1827 Days	28-Apr-28	CRISIL AAA Stable IND AAA Stable	Secured
12.	30 T-12	INE377Y07433	850.00	850.00	7.85%	01-Sep-23	1827 Days	01-Sep-28	CRISIL AAA Stable IND AAA Stable	Secured
13.	31 T-1	INE377Y07433	500.00	500.00	7.85%	19-Oct-23	1779 Days	01-Sep-28	CRISIL AAA Stable IND AAA Stable	Secured
14.	31 T-3	INE377Y07441	1,000.00	1,000.00	8.04%	18-Jan-24	1096 Days	18-Jan-27	CRISIL AAA Stable	Secured
15.	31 T-4	INE377Y07458	500.00	500.00	7.80%	09-Feb-24	3653 Days	09-Feb-34	CRISIL AAA Stable IND AAA Stable	Secured
16.	31 T-6	INE377Y07458	500.00	500.00	7.80%	29-Feb-24	3633 Days	09-Feb-34	CRISIL AAA Stable IND AAA Stable	Secured
17.	31 T-10 Op I	INE377Y07482	3,000.00	3,000.00	8.10%	08-May-24	1156 Days	08-Jul-27	CRISIL AAA Stable	Secured
18.	31 T-10 Op II	INE377Y07474	1,500.00	1,500.00	8.05%	08-May-24	1826 Days	08-May-29	CRISIL AAA Stable IND AAA Stable	Secured
19.	31 T- 11	INE377Y07458	500.00	500.00	7.80%	15-May-24	3557 Days	09-Feb-34	CRISIL AAA Stable IND AAA Stable	Secured
20.	31 T- 12	INE377Y07490	1,520.00	1,520.00	7.98%	09-Jul-24	792 Days	09-Sep-26	CRISIL AAA Stable	Secured
21.	31 T- 13	INE377Y07508	2,850.00	2,850.00	7.89%	15-Jul-24	3651 Days	14-Jul-34	CRISIL AAA Stable IND AAA Stable	Secured
22.	32 T- 1	INE377Y07508	1,150.00	1,150.00	7.89%	23-Jul-24	3643 Days	14-Jul-34	CRISIL AAA Stable IND AAA Stable	Secured
23.	32 T- 2	INE377Y07516	550.00	550.00	7.56%	04-Oct-24	3652 Days	04-Oct-34	CRISIL AAA Stable IND AAA Stable	Secured
24.	32 T- 3	INE377Y07524	1,500.00	1,500.00	8.03%	17-Oct-24	1826 Days	17-Oct-29	CRISIL AAA Stable NA	Secured
25.	32 T- 4	INE377Y07532	500.00	500.00	7.66%	20-Dec-24	1186 Days	20-Mar-28	CRISIL AAA Stable NA	Secured

26.	32 T- 5 OP I	INE377Y07532	1,675.00	1,675.00	7.66%	08-Jan-25	1167 Days	20-Mar-28	CRISIL AAA Stable NA	Secured
27.	32 T- 5 OP II	INE377Y07516	1,200.00	1,200.00	7.56%	08-Jan-25	3556 Days	04-Oct-34	CRISIL AAA Stable IND AAA Stable	Secured
28.	32 T-6	INE377Y07540	1500.00	1500.00	7.50%	09-Apr-25	3652 Days	09-Apr-35	CRISIL AAA Stable IND AAA Stable	Secured
29.	32 T-7	INE377Y07557	1000.00	1000.00	7.14%	02-May-25	665 Days	26-Feb-27	CRISIL AAA Stable	Secured
30.	32 T-8	INE377Y07565	835.00	835.00	7.02%	26-May-25	1096 Days	26-May-28	CRISIL AAA Stable	Secured
31.	32 T-9	INE377Y07565	500.00	500.00	7.02%	05-Jun-25	1086 Days	26-May-28	CRISIL AAA Stable	Secured
32.	32 T-10 OP I	INE377Y07573	2500.00	2500.00	7.08%	12-Jun-25	1826 Days	12-Jun-30	CRISIL AAA Stable IND AAA Stable	Secured
33.	32 T-10 OP II	INE377Y07581	1000.00	1000.00	6.09%	12-Jun-25	791 Days	12-Aug-27	CRISIL AAA Stable	Secured
34.	32 T-11	INE377Y07565	1000.00	1000.00	7.02%	01-Jul-25	1060 Days	26-May-28	CRISIL AAA Stable	Secured
35.	33 T-1	INE377Y07573	1000.00	1000.00	7.08%	10-Jul-25	1798 Days	12-Jun-30	CRISIL AAA Stable IND AAA Stable	Secured
36.	33 T-2	INE377Y07599	1000.00	1000.00	6.97%	17-Jul-25	1096 Days	17-Jul-28	CRISIL AAA Stable	Secured
37.	33 T-3	INE377Y07607	1000.00	1000.00	7.10%	16-Sep-25	1126 Days	16-Oct-28	CRISIL AAA Stable	Secured
38.	33 T-4	INE377Y07615	1000.00	1000.00	6.95%	13-Oct-25	837 Days	28-Jan-28	CRISIL AAA Stable	Secured
39.	33 T-5	INE377Y07607	500.00	500.00	7.10%	13-Nov-25	1068 Days	16-Oct-28	CRISIL AAA Stable	Secured
40.	33 T-6	INE377Y07607	500.00	500.00	7.10%	12-Jan-26	1008 Days	16-Oct-28	CRISIL AAA Stable	Secured
41.	33 T-7	INE377Y07623	500.00	500.00	7.25%	22-Jan-26	1096 Days	22-Jan-29	CRISIL AAA Stable	Secured
42.	33 T-8	INE377Y07607	1000.00	1000.00	7.10%	20-Feb-26	969 Days	16-Oct-28	CRISIL AAA Stable	Secured
43.	33 T-9	INE377Y07623	500.00	500.00	7.25%	02-Mar-26	1057 Days	22-Jan-29	CRISIL AAA Stable	Secured
44.	33 T-10	INE377Y07623	1000.00	1000.00	7.25%	17-Apr-26	1011 Days	22-Jan-29	CRISIL AAA Stable	Secured
45.	33 T-11	INE377Y07631	955.00	955.00	7.90%	12-May-26	1826 Days	12-May-31	CRISIL AAA Stable IND AAA Stable	Secured
46.	33 T-12	INE377Y07649	500.00	500.00	7.83%	18-May-26	1096 Days	18-May-29	CRISIL AAA Stable	Secured
47.	33 T-13	INE377Y07656	2000.00	2000.00	8.25%	27-May-26	1826 Days	27-May-31	CRISIL AAA Stable IND AAA Stable	Secured

48.	33 T-14	INE377Y07649	2000.00	2000.00	7.83%	05-Jun-26	1078 Days	18-May-29	CRISIL AAA Stable	Secured
49.	33 T-15	INE377Y07656	2000.00	2000.00	8.25%	12-Jun-26	1810 Days	27-May-31	CRISIL AAA Stable IND AAA Stable	Secured

Note: - The Secured Redeemable Non-Convertible Debentures are secured by:
The book debts and receivables of the Company, in favour of the Trustees viz., Catalyst Trusteeship Limited.

ii. Unsecured Non-Convertible Debentures as on 30 June 2026:

Sr. No.	Series	ISIN No.	Issue Size	Outstanding Amount (Rs in Cr)	Amount Received (Rs in Cr)	Date of Amount received	Coupon	Date of Allotment	Tenor	Date of Maturity	Credit Rating
1	15	INE377Y08134	750.00	-	105.00	31-Jan-20	8.00%	31-Jan-20	5486 Days	07-Feb-35	CRISIL AAA Stable
2		INE377Y08134			105.00	29-Jan-21	8.00%		5122 Days		
3		INE377Y08134			105.00	29-Jan-22	8.00%		4757 Days		
4		INE377Y08134			105.00	31-Jan-23	8.00%		4390 Days		
5		INE377Y08134			105.00	31-Jan-24	8.00%		4025 Days		
6		INE377Y08134			105.00	31-Jan-25	8.00%		3659 Days		
7		INE377Y08134			120.00	30-Jan-26	8.00%		3295 Days		
8	18	INE377Y08142	1050.00	-	147.00	13-Mar-20	7.70%	13-Mar-20	5474 Days	09-Mar-35	
9		INE377Y08142			147.00	12-Mar-21	7.70%		5110 Days		
10		INE377Y08142			147.00	11-Mar-22	7.70%		4746 Days		
11		INE377Y08142			147.00	13-Mar-23	7.70%		4379 Days		
12		INE377Y08142			147.00	13-Mar-24	7.70%		4013 Days		
13		INE377Y08142			147.00	13-Mar-25	7.70%		3648 Days		
14		INE377Y08142			168.00	13-Mar-26	7.70%		3283 Days		

d. Details of outstanding Commercial Paper as on 30 June 2026:

Sr. No	ISIN	Tenor	Coupon	Amount Outstanding (Rs.in Cr.)	Allotment Date	Redemption date	Credit Rating	Secured /Unsecured	IPA
1.	INE377Y14BV1	365 Days	6.78%	400.00	01-Jan-26	01-Jan-27	IND A1+	Unsecured	Central Bank of India
2.	INE377Y14BW9	365 Days	7.23%	1000.00	27-Jan-26	27-Jan-27	IND A1+	Unsecured	Central Bank of India
3.	INE377Y14BX7	365 Days	7.21%	150.00	04-Feb-26	04 Feb-27	IND A1+	Unsecured	Central Bank of India
4.	INE377Y14BX7	360 Days	7.21%	350.00	09-Feb-26	04-Feb-27	IND A1+	Unsecured	Central Bank of India
5.	INE377Y14BZ2	365 Days	6.96%	500.00	23-Feb-26	23-Feb-27	IND A1+	Unsecured	Central Bank of India
6.	INE377Y14CA3	365 Days	7.05%	250.00	12-Mar-26	12-Mar-27	IND A1+	Unsecured	Central Bank of India
7.	INE377Y14CA3	364 Days	7.05%	250.00	13-Mar-26	12-Mar-27	IND A1+	Unsecured	Central Bank of India

8.	INE377Y14CD7	345 Days	7.25%	150.00	30-Mar-26	10-Mar-27	IND A1+	Unsecured	Central Bank of India
9.	INE377Y14CE5	91 Days	6.68%	750.00	09-Apr-26	09-Jul-26	IND A1+	Unsecured	Central Bank of India
10.	INE377Y14CE5	90 Days	6.58%	250.00	10-Apr-26	09-Jul-26	IND A1+	Unsecured	Central Bank of India
11.	INE377Y14CF2	91 Days	6.60%	1000.00	05-May-26	04-Aug-26	IND A1+	Unsecured	Central Bank of India
12.	NE377Y14CF2	90 Days	6.60%	250.00	06-May-26	04-Aug-26	IND A1+	Unsecured	Central Bank of India
13.	INE377Y14CG0	88 Days	7.60%	750.00	01-June-26	28-Aug-26	IND A1+	Unsecured	Central Bank of India

e. List of top 10 holders of non-convertible securities in terms of value (on a cumulative basis) as on 30 June 2026:

S. No.	Name of Holder	Category	Face Value (Rs. in lakh)	Face Value of Holding	Holding as a % of total outstanding non-convertible securities of the issuer
1	State Bank of India	Bank	10 / 1	55,95,00,00,000.00	10.92%
2	HDFC Mutual Fund	Mutual Fund	10 / 1	48,64,52,00,000.00	9.49%
3	SBI Life Insurance Co. Ltd	Insurance Company	10 / 1	24,80,00,00,000.00	4.84%
4	Bandhan Mutual Fund (IDFC Mutual Fund)	Mutual Fund	10 / 1	22,94,39,00,000.00	4.48%
5	NPS Trust	Trust	10 / 1	22,07,13,00,000.00	4.31%
6	General Insurance Corporation of India	Insurance Company	10 / 1	21,90,00,00,000.00	4.27%
7	Bajaj Life Insurance Limited	Insurance Company	10 / 1	18,60,00,00,000.00	3.63%
8	Tata AIA Life Insurance Co Ltd-Discontinued Policy	Insurance Company	10 / 1	17,30,00,00,000.00	3.38%
9	Aditya Birla Sun Life Mutual Fund	Mutual Fund	10 / 1	16,39,88,00,000.00	3.20%
10	Axis Mutual Fund	Mutual Fund	10 / 1	16,09,50,00,000.00	3.14%

f. List of top 10 holders of commercial paper in terms of value (in cumulative basis) as on 30 June 2026:

Sr No.	Names of Commercial Paper Holders	Category	Face Value of Holding (Rs. in Crore)	Holding as a % of total commercial paper outstanding of the issuer
1	Tata Mutual Fund	Mutual Fund	1,000.00	16.93%
2	Axis Mutual Fund	Mutual Fund	725.00	12.28%
3	UTI Mutual Fund	Mutual Fund	650.00	11.01%
4	Aditya Birla Sun Life Mutual Fund	Mutual Fund	525.00	8.89%
5	HDFC Mutual Fund	Mutual Fund	500.00	8.47%
6	SBI Mutual Fund	Mutual Fund	500.00	8.47%
7	Franklin Templeton Mutual Fund	Mutual Fund	300.00	5.08%
8	DSP Mutual Fund	Mutual Fund	250.00	4.23%
9	Invesco Mutual Fund	Mutual Fund	200.00	3.39%

10	Nippon India Mutual Fund	Mutual Fund	200.00	3.39%

g. Details of the bank fund based facilities/ rest of the borrowing (if any, including hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) from financial institutions of financial creditors:-

Details of other borrowing as on as on 30 June 2026:

Name of Party/ Instrument	Type of facility	Sanction Amt (Rs. crores)	O/s as on 30.06.2026 (Rs. crores)	Repayment date/ Schedule	Credit Rating	Secured/ Unsecured	Security
Series A1 PTCs	PTC Loan	86.03	70.95	15-Nov-2041	AAA (SO)	Secured	Exclusive charge on specific loan

As on 30 June 2026, Outstanding unsecured Inter Corporate Deposits is Rs. 50.70 crore.

3.3.31. Consent of directors, auditors, bankers to issue, solicitors or advocates to the issue, legal advisors to the issue, lead managers to the issue, Registrar to the Issue, and lenders (if required, as per the terms of the agreement) and experts:

- Board of Directors have authorized issue of NCDs vide its resolution dated 29 July 2026 read with Board Resolutions dated 27 January 2025 and 27 April 2026 (change in authorization).
- Consent of Registrar to an Issue and Share Transfer Agent was given on 27 June 2026.
- Consent of Lender:
  i)NHB – Consent given on 17 March 2026.
  ii) Security Trustee – Consent for issue of NCDs under Series 34 Tranche 1 obtained on 29 July 2026.
- Consent of auditors, bankers to issue, solicitors or advocates to the issue, legal advisors, lead managers to the issue, and experts is **not applicable since the issue is made on private placement basis for issue of non-convertible debentures governed by section 42 of Companies Act, 2013 and EBP guidelines prescribed by SEBI**.

3.3.32. The names of the debenture trustee(s) shall be mentioned with statement to the effect that debenture trustee(s) has given its consent for appointment along with the copy of the agreement executed in accordance with regulation 13 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 made accessible through a web-link or a static quick response code.

Catalyst Trusteeship Limited is debenture trustee to the issue. They have given consent vide their letter dated 28 July 2026 to act as trustee to the issue which is attached as Annexure.

Static quick response code for accessing debenture trustee agreement:

3.3.37. **The Company Secretary & Compliance Officer and Chief Financial Officer hereby confirm that:**

f) The contents of the document have been perused by the Board of Directors on 29 July 2026 and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

g) Authorised Persons are duly authorised to attest as per this clause by the board of directors, by a resolution passed by the Board of Directors on 29 July 2026 read with Board Resolutions dated 27 January 2025 and 27 April 2026 (change in authorization), a copy of which is also disclosed in the offer document as **Annexure**.

3.3.41 Other matters and reports:

G) Matters relating to:

i) Material Contracts and Documents;

e) Shareholders' Resolution dated 29 July 2026 authorizing the board to make offers or invitations to the eligible persons to subscribe to the NCDs of the company on private placement basis within the overall borrowing limits approved by the members at their meeting held on 06 June 2024 and Board Resolution dated 29 July 2026 read with Board Resolutions dated 27 January 2025 and 27 April 2026 (change in authorization).

h) Consent letter dated 28 July 2026 given by Catalyst Trusteeship Limited for acting as trustees for the debentures offered under this issue.

TERMS SHEET

Security Name (Name of the non-convertible securities which includes (Coupon/dividend, Issuer Name and maturity year).	Bajaj Housing Finance Limited 7.87% Secured Rated Listed Redeemable Non-Convertible Debenture. Date of Maturity: 04 August 2036
Issuer	Bajaj Housing Finance Limited
Type of Instrument	Secured Rated Listed Redeemable Non-Convertible Debenture
Nature of Instrument (Secured or Unsecured)	Secured
Seniority (Senior or Subordinated)	Senior
Mode of Issue	Private Placement
Eligible Investors	• Companies and Bodies Corporate including Public Sector Undertakings; • Commercial Bank, • Regional Rural Banks, • Financial Institutions, • Insurance Companies, • Non-banking finance companies and Residuary NBFCs • Mutual funds • Foreign portfolio investors as permitted under the SEBI (Foreign Portfolio Investors) Regulations, 2019 • Venture Capital Funds • National Investment Funds • Provident Funds, Gratuity, Superannuation and Pension Funds, subject to their investment guidelines • Any other investor authorized to invest in these Debentures
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	Proposed to be listed on the wholesale debt segment of BSE as per SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated 15 October 2025, the listing will be done within T+3 working days from the date of closure of each tranche of issue. In case of further issuance where bond is already listed on the exchange, necessary arrangements will be made to give effect of further issuance.
Rating of the Instrument	"CRISIL AAA/Stable" by Crisil Ratings Limited "IND AAA/Stable" by India Ratings & Research Private Ltd
ISIN (In case of Further issuance)	New Issue
Issue Size	Rs. 500 Crore plus Rs. 1500 Crore (Green Shoe Option) Actual amount raised – 1885 crore
Number of NCDs offered **Number of NCDs issued**	2,00,000 1,88,500
Past Issue History (In case of Further issuance)	Not Applicable
Minimum subscription	Rs. 1 Crore
Option to retain oversubscription (Amount)	Retain oversubscription up to Rs. 1500 Crore
Objects of the Issue / Purpose for which there is requirement of funds	Proceeds of the NCD issue shall be used for deployment of funds on the company's own balance sheet.
In case the issuer is a NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:	Not Applicable
Details of the utilization of the Proceeds	Upto 100% funds will be utilized as per the objects of the issue.
Consolidation of ISINs	The Company shall have the right/shall be entitled to add additional securities (for such additional amounts as may be issued by the Company from time to time) to the existing ISINs from time to time in accordance with the terms as set out in the General Information Document.
Coupon / ~~Dividend~~ Rate	7.87%
Step Up/Step Down Coupon Rate	Not Applicable

Coupon/~~Dividend~~ Payment Frequency	Annually and on Maturity
Coupon / ~~Dividend~~ payment dates	1st interest payment – 04 August 2027 2nd interest payment – 04 August 2028 3rd interest payment – 04 August 2029 4th interest payment – 04 August 2030 5th interest payment – 04 August 2031 6th interest payment – 04 August 2032 7th interest payment – 04 August 2033 8th interest payment – 04 August 2034 9th interest payment – 04 August 2035 10th interest payment & principal repayment – 04 August 2036
Cumulative / non-cumulative, in case of dividend	Not Applicable
Coupon Type (Fixed, floating or other structure)	Fixed
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.,)	N.A.
Day Count Basis (Actual/Actual)	Actual/Actual Interest shall be computed on an "actual/actual basis". Where the interest period (start date to end date) includes February 29, interest shall be computed on 366 days-a-year-basis.
Interest on Application Money	Not Applicable
Default Interest Rate	2% p.a. over the coupon rate will be payable by the Company for the defaulting period if such failure is not rectified within 7 working days
Tenor (Days)	3653 Days
Redemption Date	04 August 2036
Redemption Amount	Rs. 1,00,000 per NCD
Redemption Premium /Discount	Not Applicable

CASH FLOWS	**Particulars**	**Fresh Issuance**
1st Coupon Date	Date*	04 August 2027
	No of Days	365
	Amount (₹) Per NCD	7,870.00
2nd Coupon Date	Date*	04 August 2028
	No of Days	366
	Amount (₹) Per NCD	7,870.00
3rd Coupon Date	Date*	04 August 2029
	No of Days	365
	Amount (₹) Per NCD	7,870.00
4th Coupon Date	Date*	04 August 2030
	No of Days	365
	Amount (₹) Per NCD	7,870.00
5th Coupon Date	Date*	04 August 2031
	No of Days	365
	Amount (₹) Per NCD	7,870.00
6th Coupon Date	Date*	04 August 2032
	No of Days	366
	Amount (₹) Per NCD	7,870.00
7th Coupon Date	Date*	04 August 2033
	No of Days	365
	Amount (₹) Per NCD	7,870.00
8th Coupon Date	Date*	04 August 2034
	No of Days	365
	Amount (₹) Per NCD	7,870.00
9th Coupon Date	Date*	04 August 2035

	No of Days	365
	Amount (₹) Per NCD	7,870.00
10th Coupon Date	Date*	04 August 2036
	No of Days	366
	Amount (₹) Per NCD	7,870.00
Principal/ Redemption Amount	Date*	04 August 2036
	No of Days	3653
	Amount (₹) Per NCD	1,00,000.00
Coupon Rate	-	7.87%
Tenor (Days) – Issue Series 34 Tranche 1	-	3653
Redemption Date	-	04 August 2036
Redemption Premium/Discount	-	Not Applicable
Coupon Payment Frequency	-	Annually and On Maturity
Coupon Type	-	Fixed
Issue Price **Accrued interest (In case of re-issuance)**		1) Clean Price: 100.0000 per ₹100 per NCD 2) Clean Price: 100.0675 per ₹100 per NCD Not Applicable
Premium/ Discount at which security is issued and the effective yield as a result of such premium/ discount (In case of Further Issuance)	-	1) Issued at Par. Premium/Discount Not Applicable. 2) Premium of ₹0.0675 per ₹100 per NCD. (Effective Yield: 7.85350%)

** Payment dates subject to change as per the holidays declared in that particular year. Payment convention to be followed as per SEBI Master circular* dated 15 October 2025.	
Premium/ Discount at which security is redeemed and the effective yield as a result of such premium/ discount	Not Applicable
Put Date	Not Applicable
Put Price	Not Applicable
Call Date	Not Applicable
Call Price	Not Applicable
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	Not Applicable
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	Not Applicable
Face Value	Rs. 1,00,000 per NCD
Minimum Application and in multiples of thereafter	Such number of NCDs qualifying for minimum subscription of Rs. 1 Crore and thereafter multiple of 1 debenture unit (i.e.in multiples of Rs. 1 lakh)
Issue Timing	Issue Open- 10:30 a.m. and Issue closes on 11:30 a.m. (subject to changes as per EBP)
Issue Opening Date	03 August 2026
Issue Closing date	03 August 2026
Date of earliest closing of the issue, if any	03 August 2026
Pay-in Date	04 August 2026
Deemed Date of Allotment	04 August 2026
Issuance mode of the Instrument	Dematerialized mode only
Trading mode of the Instrument	Dematerialized mode only

Settlement mode of the Instrument	The pay-in of subscription monies for the Tranche Debentures shall be made by way of transfer of funds from the bank account(s) of the eligible investors (whose bids have been accepted) as registered with the EBP into the account of the relevant clearing corporation, as specified below. For amounts payable by the Issuer to any Debenture Holder pursuant to the terms of the Transaction Documents, Cheque(s)/ electronic clearing services (ECS)/credit through RTGS system/funds transfer to the specified bank account of the Debenture Holder shall be the mode of settlement.
Mode of Payment	RTGS / NEFT/ FUND TRANSFER
Depository	NSDL / CDSL
Disclosure of Interest/Dividend / redemption dates	As per above mentioned.
Business Day	Means any day of the week (excluding non-working Saturdays, Sundays and any day which is a public holiday for the purpose of Section 25 of the Negotiable Instruments Act, 1881 (26 of 1881) (as may be amended/supplemented from time to time) in Mumbai and any other day on which banks are closed for customer business in Mumbai) on which the money market is functioning in Mumbai and "Business Days" shall be construed accordingly.
Record Date	The date which will be used for determining the Debenture Holder(s) who shall be entitled to receive the amounts due on any due date, which shall be the date falling 15 (Fifteen) calendar days prior to any due date.
Manner of bidding in the issue	Open bidding
Manner of allotment	Multiple Price
Type of Bidding	Coupon Based
Manner of settlement	Through Indian Clearing Corporation Ltd
Designated Account details of ICCL	HDFC Bank: Beneficiary Name: INDIAN CLEARING CORPORATION LTD Account Number: ICCLEB IFSC Code: HDFC0000060 Mode: NEFT/RTGS IFSC Code: HDFC0000060
Settlement cycle (working day)	Settlement shall be on T+1 day
Business Day Convention	As per SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/ CIR/2025/0000000137 dated 15 October 2025, – a) If any interest payment falls due on a holiday, such interest (as calculated up to the day preceding the original date of payment)

	will be paid on the next working day. Date of subsequent interest payment(s) shall remain unchanged. b) If payment of redemption proceeds (i.e. principal amount along with last interest payment) falls due on a holiday, such redemption proceeds will be paid on the preceding working day. The amount of interest in such case will be calculated upto the date preceding the actual date of payment of redemption proceeds.
All covenants of the issue (including side letters, accelerated payment clause, etc.)	As set out in Annex. F of the General Information Document and all covenants applicable to the issue covered in the Offer Document and the Transaction Documents, and there is no other side letter.
Security **(Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the Offer Document/Placement Memorandum).**	The Debentures repayment, interest thereon, Trustees' remuneration and all other monies relating thereto will be secured by a first pari-passu charge on book debts/loan receivables, provided that such security cover shall be equivalent to 1.00 time the aggregate outstanding value of debentures to be issued under General Information Document dated 30 June 2026.
Transaction Documents	• General Information Document; • Key Information Document: • Debenture Trust Deed; • Debenture Trustee Agreement; • Deed of Hypothecation • Any other document as agreed between the Company and the Debenture Trustee. (Together referred to as "**Transaction Documents**")
Description regarding Security (where applicable) including type of security (movable / immovable / tangible etc.), type of charge (pledge / hypothecation / mortgage etc.), date of creation of security / likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the Offer Document / General Information Document	The Issue shall be secured by a charge created by the Issuer in favor of the Debenture Trustee (for the benefit of the Debenture Holders) being an first ranking pari-passu charge by way of hypothecation comprising of the assets of the Issuer as follows: (a) On and from the date of execution of the Deed of Hypothecation, the Issuer shall create a charge over the Hypothecated Property in terms thereof. The Security Cover to be maintained by the Issuer shall be equal to 1 (One) time the aggregate principal amount outstanding of the Debentures and the accrued Coupon thereon ("Security Cover"). It is clarified that the Security Cover shall be sufficient to cover the principal and coupon amounts outstanding under the Debentures at all times. The Issuer

	undertakes: (i) to maintain the value of Security Cover at all times till the obligations under the Issue are discharged; (ii) to create the charge over the Hypothecated Property by executing a duly stamped Debenture Trust Cum Hypothecation Deed") prior to the listing (iii) to perfect the charge over the Hypothecated Property by filing the CHG/CERSAI or any relevant form immediately and no later than 30 (Thirty) calendar days from the date of execution of the Debenture Trust Cum Hypothecation Deed; (iv) Debt securities shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the Debenture Trustee.
Due diligence certificate issued by the Debenture Trustee	The due diligence certificate issued by the Debenture Trustee to BSE in accordance with the SEBI Master circular for Debenture Trustees No. SEBI/HO/DDHS-PoD-1/ P/CIR/2025/117 dated 13 August 2025 is annexed hereto as Annexure to this Key Information Document
Terms and conditions of debenture trustee agreement including fees charged by Debenture Trustees(s). details of security to be created	Please refer to Annexure G to General Information Document. Debenture Trustee Agreement has been executed as per required regulation on July 28, 2026 i.e. before opening of the issue. The remuneration of the Debenture Trustee shall be as per the letter dated July 27, 2026 as may be amended/modified from time to time
Conditions Precedent to Disbursement	1. The Issuer has obtained in-principle approval of the stock exchange for listing of Debentures; 2. Execution Debenture Trust Deed- In case delay in execution of trust deed issuer will pay 2% p.a. to the investor, over and above the agreed coupon rate, till the execution of trust deed; 3. Such other undertaking as may be required from the Company.
Conditions Subsequent to Disbursement	1. Filing of the relevant documents, *inter alia,* return of allotment etc. with the Registrar of Companies within the timelines specified under the rules under the Companies Act, 2013. 2. Completion of the listing of Debentures on BSE within 3 (three) Working Days from the closure of issue. 3. Filling of the relevant form with the Registrar of Companies for the registration of charge over the Hypothecated Property within 30 (Thirty) calendar days from the date of execution of the Deed of Hypothecation.

	4. Execution of any other documents as customary for transaction of a similar nature and size.
Event of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	As set out in Annexure E to General Information Document Manner of Voting/ conditions of joining Inter Creditor Agreement: Manner of Voting shall be as detailed in the Inter Creditor Agreement which shall be executed in terms of Regulation 15 (7) of SEBI (Debenture Trustee) Regulations 1993, Subject to the approval of Debenture holders and conditions as may be specified by SEBI from time to time, the debenture trustee, on behalf of debenture holder, may enter into inter creditor agreements provided under the framework specified by RBI
Creation of recovery expense fund	The issuer has created recovery expense fund in favour of BSE Ltd. in the form of Bank guarantee of Rs. 25 Lakh
Conditions for breach of covenants (as specified in Debenture Trust Deed)	As listed in Annexure E to General Information Document
Provisions related to Cross Default Clause	Not Applicable
Role and Responsibilities of Debenture Trustee	To oversee and monitor the overall transaction for and on behalf of the Debenture Holders. Further, the Debenture Trustee has undertaken the necessary due diligence in accordance with Applicable Law, including the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and SEBI (Debenture Trustees) Regulations, 1993, read with the Master circulars for Debenture Trustee dated 13 August 2025, issued by SEBI.
Risk factors pertaining to the issue	Please read the Risk Factors given in the General Information Document
Governing Law and Jurisdiction	The Debentures will be governed by and shall be construed in accordance with the existing Indian laws. Any dispute between the Company and the Debenture holder will be subject to the jurisdiction at Pune.
Covenants	1. The execution of Trust Deed and Charge documents will be created before listing of securities with Exchange. 2. **Default in Payment:** In case of default in payment of Interest and/or principal redemption on the due dates, additional interest of at least @ 2% p.a. over the coupon rate will be payable by the Company for the defaulting period. 3. **Delay in Listing:** In case of delay in listing of the debt securities beyond the timelines specified in SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000 000137 dated 15 October 2025, issuer shall pay penal interest of 1% p.a. over coupon rate for the period of delay to the investor (i.e. from the date of allotment to the date of listing)

	4. The company shall pay interest for the delayed period as per the provision of Companies Act / SEBI (ICDR) Regulations, if the allotment is not made within the prescribed time limit and / or the Refund Orders are not dispatched to the investors within 15 days from the date of the closure of the Issue, for the delay beyond the 15 days' period. 5. As per NCS Regulation dated 9 August 2021 "While the debt securities are secured to the tune of 100% of the principal and interest amount or as per the terms of General Information Document / Offer Document, The Company will make available adequate funds for this purpose.

While the debt securities are secured to the extent of hundred percent of the amount of principal and interest or as per the terms of issue document, in favour of debenture trustee, it is the duty of the debenture trustee to monitor that the security is maintained.

SECTION II - DISCLOSURE AS PER FORM PAS-4 [PURSUANT TO RULE 14(3) COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014]

5. FINANCIAL POSITION OF THE COMPANY:

v. The number and price at which each of the allotments were made in the last one year preceding the date of the private placement offer cum application letter:

Debt:

Sr. No.	Series	ISIN	Date of Allotment	No. of Debentures	Issue Price*
1.	33 T-3	INE377Y07607	16-Sep-25	100,000	1,00,008.6100
2.	33 T-4	INE377Y07615	13-Oct-25	1,00,000	100,009.2700
3.	33 T-5	INE377Y07607	13-Nov-25	50,000	1,00,352.0000
4.	33 T-6	INE377Y07607	12-Jan-26	50,000	99,987.8000
5.	33 T-7	INE377Y07623	22-Jan-26	50,000	1,00,000.0000
6.	33 T-8	INE377Y07607	20-Feb-26	1,00,000	99,567.1856
7.	33 T-9	INE377Y07623	2-Mar-26	50,000	99,908.6000
8.	33 T10	INE377Y07623	17-Apr-26	1,00,000	99,144.5250
9.	33 T11	INE377Y07631	12-May-26	95,500	1,00,000.0000
10.	33 T12	INE377Y07649	18-May-26	50,000	1,00,000.0000
11.	33 T13	INE377Y07656	27-May-26	2,00,000	1,00,033.6200
12.	33 T14	INE377Y07649	5-Jun-26	2,00,000	99,205.5028
13.	33 T15	INE377Y07656	12-Jun-26	2,00,000	1,01,372.3440
14.	33 T16	INE377Y07664	1-July-26	2,50,000	1,00,033.8310
15.	33 T17	INE377Y07672	7-July-26	1,50,000	1,00,071.03167

*****Weighted Issue Price

SECTION III - OTHER DISCLOSURE PROVIDED UNDER THE APPLICABLE CIRCULARS/ MASTER DIRECTIONS/REGULATIONS/ETC. ISSUED BY SEBI AND RBI

Details as per Chapter II of SEBI Master Circular for Debenture Trustees dated 13 August 2025:

- Pursuant to clause 2.2.4 a Debenture trustee shall issue 'due-diligence certificate' to the Issuer, as per format specified in Annex-IIA of this Master Circular, subject to the following:

(a) Information on consents/ permissions required for creation of further charge on assets is adequately disclosed in Offer Document ('OD')/ Placement Memorandum ('PM').

Non- Objection Certificate for creation of further charge was obtained on 29 July 2026 from security trustee of the lenders.

(b) All disclosures made in the OD/PM with respect to creation of security are in conformity with the clauses of debenture trustee agreement: **Yes**

Due Diligence certificate issued by the Debenture Trustee in accordance with aforementioned conditions is annexed as **Annexure** to this KID.

- Pursuant to clause 2.5.1 The Issuer, in addition to disclosures made under Schedule I of the NCS Regulations and circulars issued thereunder, shall also disclose the following in the OD/PM:

(b) Terms and conditions of Debenture Trustee Agreement including fees charged by Debenture Trustee, details of security to be created and process of due diligence carried out by the Debenture Trustee;

Terms and Conditions of Debenture Trustee Agreement are set out in **Annexure G** of the GID.

Fee letter disclosing fees charged by Debenture Trustee is attached as annexure to Debenture Trustee Appointment Agreement.

(c) Due Diligence Certificate as per the format specified in Annex-IIA of aforesaid Master Circular.

Due-Diligence certificate is attached as annexure to this KID.

SECTION IV: GENERAL TERMS AND CONDITIONS

Authority for the placement

The private placement of debentures is being made pursuant to Shareholders' Resolution dated 29 July 2026 authorizing the board to make offers or invitations to the eligible persons to subscribe to the NCDs of the company on private placement basis within the overall borrowing limits approved by the members at their meeting held on 06 June 2024 and Board Resolution dated 27 January 2025 read with Board Resolution dated 27 April 2026 (change in authorization) and 29 July 2026.

DECLARATION BY THE DIRECTORS THAT –

a. The Company has complied with the provisions of the Companies Act, 2013 and Rules made thereunder.
b. The compliance with the Companies Act, 2013 and Rules made thereunder does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the Central Government.
c. The monies received under the Offer shall be used only for the purposes and objects indicated in the General Information Document/Key Information Document.

We are authorized by the Board of Directors of the Company by resolution dated 29 July 2026 read with Board Resolutions dated 27 January 2025 and 27 April 2026 (change in authorization) to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

For Bajaj Housing Finance Limited

Bajaj Housing Finance Limited

Place: Pune
Date: 3 August 2026

Gaurav Kalani
(Chief Financial Officer)

Atul Patni
(Company Secretary)

Authorised Signatory

ABBREVIATIONS USED

CIN	Corporate Identification Number
PAN	Permanent account Number
RBI	Reserve Bank of India
BHFL	Bajaj Housing Finance Limited
BFL	Bajaj Finance Limited
AGM	Annual General Meeting
DIN	Director Identification Number
EGM	Extraordinary General Meeting
NHB	National Housing Bank
IRDAI	Insurance Regulatory and Development Authority of India
CCIL	Clearing Corporation of India Limited
LAN	Loan Account Number
FCCB	Foreign Currency Convertible Bond
BNK	Bank
ISIN	International Securities Identification Number
CP	Commercial Paper
DP Id	Depository Participant Identification Number
MUT	Mutual Fund
BSE Ltd.	BSE Limited (Bombay Stock Exchange)
FY	Financial Year (1 April to 31 March)
TRU	Trust
IFI	International Financial Institution
BSE	BSE Limited (Bombay Stock Exchange)
NCD	Non-Convertible Debentures
WDM Segment	Wholesale Debt Segment of the BSE
O/S	Outstanding
SEBI LODR Regulations, 2015	Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015
NBFC	Non-Banking Financial Company
SEBI	Securities and Exchange Board of India
CERSAI	Central Registry of Securitisation Asset Reconstruction and Security Interest of India
FEMA	Foreign Exchange Management Act, 1999, as amended from time to time
EBP	Electronic Bidding Platform
NSDL	National Securities Depository Limited
CDSL	Central Depository Services (India) Limited
RTGS	Real Time Gross Settlement
NEFT	National Electronic Funds Transfer
Companies Act or the Act	Companies Act, 2013, as amended, modified, supplemented or re-enacted from time to time, and includes all rules, circulars and clarifications, issued pursuant thereto, from time to time.
Debenture Trustee	With respect to each Tranche/ Series of Debentures, shall mean each of the debenture trustee appointed to act for and on behalf of the Debenture holders, in terms of the Debenture Trustee Agreement.
IPA	Issuer Paying Agent
SEBI ICDR Regulations ,2018	Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018
MOA and AOA	The memorandum of association and articles of association of the Issuer, as amended from time to time.
KID	Key Information Document
Ind As	Indian Accounting Standard
Cr.	Crore
GID	General Information Document
CC	Cash Credit
N.A.	Not Applicable
OD	Overdraft

P.A.	Per Annum
WCDL	Working Capital Demand Loan
LOC	Letter of Credit
BG	Bank Guarantee
PTC	Pass Through Certificates
TREPS	Triparty Repos
TL	Term Loan
Rs.	Indian Rupees

Note: Other terms used but not defined in this GID shall have the meanings ascribed to such term in the Transaction Documents, the relevant Key Information Document and SEBI Regulations.

30 July 2026

To,
The Manager,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001.

Dear Sir/Madam,

Sub: Undertaking to the BSE

It is hereby informed that contents of the Offer documents (GID & KID) have been perused by the Board of Directors for issuance of NCDs.

The above is in line with the SEBI (Issue and Listing of Non-Convertible Securities) (Second Amendment) Regulations, 2024 directives.

For **Bajaj Housing Finance Limited**

ATUL PATNI
Digitally signed by ATUL PATNI
Date: 2026.07.30 08:28:15 +05'30'

Atul Patni
Company Secretary

CL/DEB/26-27/706/001 **July 28, 2026**

To,
Mr. Atul Patni
Company Secretary,
5th Floor, B2 Cerebrum IT Park,
Kumar City, Kalyani Nagar,
Pune, Maharashtra, India, 411014

Dear Sir,

Re: Consent to act as a Debenture Trustee for Private Placement of Fully Paid, Rated, Listed, Redeemable, Transferable, Secured, Non-Convertible Debentures of ₹ 500 Crores with a green shoe option to retain oversubscription upto ₹ 1500 Crores aggregating to ₹ 2000 Crores (Series 34 Tranche 1)

We refer to the communication dated July 28, 2026, via email, informing that your company proposes to issue Secured Redeemable Non-Convertible of ₹ 500 Crores with a green shoe option to retain oversubscription up to ₹ 1500 Crores aggregating to ₹ 2000 Crores under **"Series 34 Tranche 1"** on private placement basis and requesting us to act as debenture trustee.

We hereby convey our acceptance to act as Debenture Trustees for the said issue Debentures, subject to execution of Debenture Trustee Agreement as per Regulation 13 of SEBI (Debenture Trustee) Regulations, 1993, thereby agreeing to create the security within the timeline as per relevant Laws / Regulations and in the Placement Memorandum/Offer Document / Information Memorandum / Disclosure Document/ Shelf Placement Memorandum/ Tranche Placement Memorandum and company agreeing / undertaking to comply with the provisions of SEBI (Debenture Trustee) Regulations, 1993, SEBI (Issue and Listing of Non-Convertible Securities) Regulations 2021, SEBI (Listing Obligations & Disclosure Requirements) Regulation 2015, Companies Act, 2013 and Rules thereunder and other applicable laws as amended from time to time.

Yours faithfully,

For **Catalyst Trusteeship Limited**

ASawant

CATALYST TRUSTEESHIP LIMITED

Authorized Signatory
Name: Aishwarya Sawant
Designation: Assistant Manager

CL/26-27/ 00792 ***(Annexure IIA)***

DUE DILIGENCE CERTIFICATE TO BE GIVEN BY THE DEBENTURE TRUSTEE AT THE TIME OF FILING THE DRAFT OFFER DOCUMENT/ INFORMATION MEMORANDUM

[In reference to Chapter II, Clause 2.2.4 of SEBI Master Circular for Debenture Trustees dated August 13, 2025.]

To,
The Manager,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai- 400001.

Dear Sir / Madam,

SUB: ISSUE OF SECURED, RATED, LISTED, REDEEMABLE NON- CONVERTIBLE DEBENTURES FOR UPTO RS 2,000 CRORE (RUPEES TWO THOUSAND CRORE) (INCLUDING GREEN SHOE OPTION OF RS. 1500 CRORE), UNDER GENERAL INFORMATION DOCUMENT NO. 1/2026-27 ("GID") DATED 30 JUNE 2026 OF SENIOR/SUBORDINATE, SECURED/UNSECURED, RATED, LISTED, REDEEMABLE NON-CONVERTIBLE DEBENTURE OF FACE VALUE OF RS.1,00,000/- (RUPEES ONE LAKH) BY BAJAJ HOUSING FINANCE LIMITED ON PRIVATE PLACEMENT BASIS ("SERIES 34- TRANCHE 01").

We, the debenture trustee(s) to the above-mentioned forthcoming issue state as follows:

1) We have examined documents pertaining to the said issue and other such relevant documents, reports and certifications.

2) On the basis of such examination and of the discussions with the Issuer, its directors and other officers, other agencies and on independent verification of the various relevant documents, reports and certifications:

We confirm that:

a) The Issuer has made adequate provisions for and/or has taken steps to provide for adequate security for the debt securities to be issued and listed.

b) The Issuer has obtained the permissions / consents necessary for creating security on the said property(ies).

c) The Issuer has made all the relevant disclosures about the security and its continued obligations towards the holders of debt securities.

d) Issuer has adequately disclosed all consents/ permissions required for creation of further charge on assets in offer document / information memorandum and all disclosures made in the offer

document / information memorandum with respect to creation of security are in confirmation with the clauses of debenture trustee agreement**.**

e) Issuer has given an undertaking that charge shall be created in favour of debenture trustee as per terms of issue before filing of listing application.

f) Issuer has disclosed all covenants proposed to be included in debenture trust deed (including any side letter, accelerated payment clause etc.), offer document / placement memorandum.

We have satisfied ourselves about the ability of the Issuer to service the debt securities.

Place: Mumbai
Date: July 30, 2026

For Catalyst Trusteeship Limited

Mr. Pratyush Singh
Manager

CONFIDENTIAL

RL/BAHOFL/397972/NCD/0726/152755/151683638
July 13, 2026

Mr. Vijay Solanki
Treasurer
Bajaj Housing Finance Limited
4th Floor S.No. 208/1-B
Viman Nagar
Pune - 411014
9673993485

Dear Mr. Vijay Solanki,

Re: Crisil rating on the Rs. 64267.8 Crore Non Convertible Debentures of Bajaj Housing Finance Limited.

All ratings assigned by Crisil Ratings are kept under continuous surveillance and review.

Please refer to our rating letter dated June 17, 2026 bearing Ref. no: RL/BAHOFL/397972/NCD/0626/150424/151683638

Rating outstanding on the captioned debt instruments is "Crisil AAA/Stable" (pronounced as "Crisil triple A rating" with Stable outlook). Securities with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such securities carry lowest credit risk.

In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from Crisil Ratings will be necessary.

As per our Rating Agreement, Crisil Ratings would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. Crisil Ratings reserves the right to withdraw, or revise the rating / outlook assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information, or other circumstances which Crisil Ratings believes may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

As per the latest SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable Crisil Ratings to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us for any clarifications you may have at debtissue@crisil.com

Crisil Ratings products / activities or ratings of instruments other than securities that are listed or proposed to be listed may fall under the purview of financial sector regulators (FSRs) other than SEBI. In respect of such products / activities or ratings (under the purview of other FSRs such as Reserve Bank of India (RBI), Ministry of Corporate Affairs (MCA), Insurance Regulatory and Development Authority of India (IRDAI), among others), the grievance / dispute redressal and investor protection mechanisms available under SEBI regulations shall not be applicable. A list of products/activities or ratings of instruments falling under the purview of various FSRs along with the names of respective FSRs has been duly disclosed by Crisil Ratings on its website.
A link to the same has been provided below for ready reference:
https://www.crisilratings.com/en/home/our-business/ratings/regulatory-disclosures/list-of-activities-instruments-and-names-of-regulators.html

Should you require any clarifications, please feel free to contact us.

With warm regards,

Yours sincerely,

Rounak Agarwal
Associate Director - Crisil Ratings

Nivedita Shibu
Director - Crisil Ratings

Disclaimer: *A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the issuer or obtained by Crisil Ratings from sources it considers reliable. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings' criteria are available without charge to the public on the web site,* www.crisilratings.com. *Crisil Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by Crisil Ratings, please visit* www.crisilratings.com *or contact Customer Service Helpdesk at* Crisilratingdesk@crisil.com *or at 1800-267-3850*

Annexure: List of instruments and names of regulators of the instruments

As required by SEBI CRA Circular dated Feb 10, 2026, a list of activities or instruments falling under the purview of various FSRs, along with the names of respective FSRs, is being disclosed below:

A. Rating activities

Sr. No.	Instrument / activity Name	Regulator of the instruments
1	Listed/Proposed to be listed bonds/debentures/preference share (all securities)	SEBI
2	Unlisted/Proposed to be unlisted Bonds/Debentures/ Preference share (all securities)	MCA
3	Listed PTCs / Securitisation Notes (originated by entities regulated by RBI)*	SEBI
4	Listed PTCs / Securitisation Notes (originated by entities not regulated by RBI)*	SEBI
5	Unlisted PTCs / Securitisation Notes (originated by entities regulated by RBI)*	RBI
6	Listed Commercial Paper and NCDs with original maturity less than 1 year	RBI
7	Unlisted Commercial Paper and NCDs with original maturity less than 1 year	RBI
8	Loan Facilities (Fund/Non-Fund Based) from Bank/NBFCs/NHB/FIs ^	RBI
9	External Commercial Borrowings and other similar borrowings	RBI
10	Certificates of Deposit	RBI
11	Fixed Deposits raised by NBFC's, Banks, HFCs, Fis	RBI
12	Fixed Deposits raised by corporates other than NBFCs, Banks, HFCs, FIs	MCA
13	Inter Corporate Deposits/Loans extended by Corporates	MCA
14	Borrowing programme ~	-
15	Issuer Ratings #	-
16	Credit Ratings for Capital Protection Oriented Schemes (by Mutal Funds and AIFs)	SEBI
17	Credit quality ratings (CQRs) for Mutual Fund Schemes and Schemes of AIFs	SEBI
18	Listed Security Receipts	SEBI
19	Unlisted Security Receipts	RBI
20	Independent Credit Evaluation (ICE)	RBI
21	Expected Loss Ratings (for Loan Facilities (Fund/Non-Fund Based) from Bank/NBFCs/NHB/Fis)	RBI
22	Expected Loss Ratings (Listed/Proposed to be listed bonds/debentures/preference share (all securities))	SEBI
23	Expected Loss Ratings (Unlisted/Proposed to be unlisted Bonds/Debentures/ Preference share (all securities))	MCA
24	Unlisted PTCs / Securitisation Notes (originated by entities not regulated by RBI) *	Investor-side regulator such as IRDAI, PFRDA @

* Includes securitisation transactions involving assignee payout, acquirer's payout.

~ The rated instrument may involve issuance of different instruments such as debt securities (listed or otherwise), bank loans, commercial paper (listed or otherwise), etc. The regulator of the instrument may accordingly be SEBI, RBI or MCA and can only be determined upon issuance. In PRs subsequent to issuance(s), Crisil Ratings Limited shall separately capture the rated quantum details along with names of respective regulators.

^ Includes bank facilities such as liquidity facility, second loss facility that are part of securitisation transactions.

There is no instrument being rated and hence, Regulator of the Instrument is not applicable. The rating scale and definitions are being followed as stipulated in SEBI Master Circular for CRAs.

@ These ratings were assigned during regulatory regime prior to introduction of SEBI CRA Circular dated Feb 10, 2026 and the investor side regulators have accordingly been included.

Disclaimer: *A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the issuer or obtained by Crisil Ratings from sources it considers reliable. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings' criteria are available without charge to the public on the web site,* www.crisilratings.com. *Crisil Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by Crisil Ratings, please visit* www.crisilratings.com *or contact Customer Service Helpdesk at* Crisilratingdesk@crisil.com *or at 1800-267-3850*

Note: Kindly note that for activities or instruments falling under the purview of FSRs other than SEBI, the grievance/dispute redressal mechanisms and investor protection mechanisms provided by SEBI shall not be available.

Disclaimer: *A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the issuer or obtained by Crisil Ratings from sources it considers reliable. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings' criteria are available without charge to the public on the web site,* www.crisilratings.com. *Crisil Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by Crisil Ratings, please visit* www.crisilratings.com *or contact Customer Service Helpdesk at Crisilratingdesk@crisil.com or at 1800-267-3850*

India Ratings & Research
A Fitch Group Company

FitchGroup

Mr. Vijay Solanki
Head Treasury,
Bajaj Housing Finance Limited
Cerebrum IT Park,
B2, 5th Floor, Kumar City Kalyani Nagar,
Pune – 411014

July 10, 2026

Dear Sir/Madam,

Re: Rating Letter for non-convertible debenture (NCD) programme of Bajaj Housing Finance Limited

India Ratings and Research (Ind-Ra) is pleased to communicate the rating of:

- INR 350bn Long-term debt (secured non-convertible debentures (NCDs) and unsecured Tier-II debt): IND AAA/Stable

In issuing and maintaining its ratings, India Ratings relies on factual information it receives from issuers and underwriters and from other sources India Ratings believes to be credible. India Ratings conducts a reasonable investigation of the factual information relied upon by it in accordance with its ratings methodology, and obtains reasonable verification of that information from independent sources, to the extent such sources are available for a given security.

The manner of India Ratings' factual investigation and the scope of the third-party verification it obtains will vary depending on the nature of the rated security and its issuer, the requirements and practices in India where the rated security is offered and sold, the availability and nature of relevant public information, access to the management of the issuer and its advisers, the availability of pre-existing third-party verifications such as audit reports, agreed-upon procedures letters, appraisals, actuarial reports, engineering reports, legal opinions and other reports provided by third parties, the availability of independent and competent third-party verification sources with respect to the particular security or in the particular jurisdiction of the issuer, and a variety of other factors

Users of India Ratings' ratings should understand that neither an enhanced factual investigation nor any third-party verification can ensure that all of the information India Ratings relies on in connection with a rating will be accurate and complete. Ultimately, the issuer and its advisers are responsible for the accuracy of the information they provide to India Ratings and to the market in offering documents and other reports. In issuing its ratings India Ratings must rely on the work of experts, including independent auditors with respect to financial statements and attorneys with respect to legal and tax matters. Further, ratings are inherently forward-looking and embody assumptions and predictions about future events that by their nature cannot be verified as facts. As a result, despite any verification of current facts, ratings can be affected by future events or conditions that were not anticipated at the time a rating was issued or affirmed.

India Ratings seeks to continuously improve its ratings criteria and methodologies, and periodically updates the descriptions on its website of its criteria and methodologies for securities of a given type. The criteria and methodology used to determine a rating action are those in effect at the time the rating action is taken, which for public ratings is the date of the related rating action commentary. Each rating action commentary provides information about the criteria and methodology used to arrive at the stated rating, which may differ from the general criteria and methodology for the applicable security type posted on the website at a given time. For this reason, you should always consult the applicable rating action commentary for the most accurate information on the basis of any given public rating.

Ratings are based on established criteria and methodologies that India Ratings is continuously evaluating and updating. Therefore, ratings are the collective work product of India Ratings and no individual, or group of individuals, is solely responsible for a rating. All India Ratings reports have shared authorship. Individuals identified in an India Ratings report were involved in, but are not solely responsible for, the opinions stated therein. The individuals are named for contact purposes only.

Ratings are not a recommendation or suggestion, directly or indirectly, to you or any other person, to buy, sell, make or hold any investment, loan or security or to undertake any investment strategy with respect to any investment, loan or security or any issuer. Ratings do not comment on the adequacy of market price, the suitability of any investment, loan or security for a particular investor (including without limitation, any accounting and/or regulatory treatment), or the tax-exempt nature or taxability of payments made in respect of any investment, loan or security. India Ratings is not your advisor, nor is India Ratings providing to you or any other party any financial advice, or any legal, auditing, accounting, appraisal, valuation or actuarial services. A rating should not be viewed as a replacement for such advice or services. Investors may find India Ratings ratings to be important information, and India Ratings notes that you are responsible for communicating the contents of this letter, and any changes with respect to the rating, to investors.

It will be important that you promptly provide us with all information that may be material to the ratings so that our ratings continue to be appropriate. Ratings may be raised, lowered, withdrawn, or placed on Rating Watch due to changes in, additions to, accuracy of or the inadequacy of information or for any other reason India Ratings deems sufficient.

Nothing in this letter is intended to or should be construed as creating a fiduciary relationship between India Ratings and you or between India Ratings and any user of the ratings.

In this letter, "India Ratings" means India Ratings & Research Pvt. Ltd. and any successor in interest.

We are pleased to have had the opportunity to be of service to you. If we can be of further assistance, please email us at infogrp@indiaratings.co.in

Sincerely,
India Ratings

Karan Gupta
Director

Annexure: ISIN

Instrument	ISIN	Date of Issuance	Coupon Rate	Maturity Date	Ratings	Outstanding/Rated Amount(INR million)
NCDs	INE377Y07284	29/10/2021	7.25	29/10/2031	IND AAA/Stable	2210.00
NCDs	INE377Y07284	17/12/2021	7.25	29/10/2031	IND AAA/Stable	500.00
NCDs	INE377Y07284	27/01/2022	7.25	29/10/2031	IND AAA/Stable	3000.00
NCDs	INE377Y07300	23/05/2022	7.7	21/05/2027	IND AAA/Stable	2550.00
NCDs	INE377Y07300	01/07/2022	7.7	21/05/2027	IND AAA/Stable	8410.00
NCDs	INE377Y07359	08/09/2022	7.89	08/09/2032	IND AAA/Stable	5000.00
NCDs	INE377Y07367	23/09/2022	7.84	23/09/2032	IND AAA/Stable	5000.00
NCDs	INE377Y07383	18/11/2022	7.98	18/11/2027	IND AAA/Stable	5000.00
NCDs	INE377Y07300	08/12/2022	7.7	21/05/2027	IND AAA/Stable	2500.00
NCDs	INE377Y07417	28/04/2023	7.9	28/04/2028	IND AAA/Stable	5000.00
NCDs	INE377Y07433	01/09/2023	7.85	01/09/2028	IND AAA/Stable	8500.00
NCDs	INE377Y07433	19/10/2023	7.85	01/09/2028	IND AAA/Stable	5000.00
NCDs	INE377Y07458	09/02/2024	7.8	09/02/2034	IND AAA/Stable	5000.00
NCDs	INE377Y07458	29/02/2024	7.8	09/02/2034	IND AAA/Stable	5000.00
NCDs	INE377Y07474	08/05/2024	8.05	08/05/2029	IND AAA/Stable	15000.00
NCDs	INE377Y07458	15/05/2024	7.8	09/02/2034	IND AAA/Stable	5000.00
NCDs	INE377Y07508	15/07/2024	7.89	14/07/2034	IND AAA/Stable	40000.00
NCDs	INE377Y07516	04/10/2024	7.56	04/10/2034	IND AAA/Stable	5500.00
NCDs	INE377Y07516	08/01/2025	7.56	04/10/2034	IND AAA/Stable	12000.00
NCDs	INE377Y07540	09/04/2025	7.5	09/04/2035	IND AAA/Stable	15000.00
NCDs	INE377Y07573	12/06/2025	7.08	12/06/2030	IND AAA/Stable	25000.00
NCDs	INE377Y07573	10/07/2025	7.08	12/06/2030	IND AAA/Stable	10000.00
NCDs	INE377Y07631	12/05/2026	7.9	12/05/2031	IND AAA/Stable	9550.00
NCDs	INE377Y07656	27/05/2026	8.25	27/05/2031	IND AAA/Stable	20000.00
NCDs	INE377Y07656	12/06/2026	8.25	27/05/2031	IND AAA/Stable	20000.00
NCDs*	INE377Y07664	01/07/2026	7.64	01/07/2030	IND AAA/Stable	25000.00
NCDs	Unutilised				IND AAA/Stable	85280.00

*NCDs Yet to be Published in Press Release.

Annexure: List of instruments and names of regulators of the instruments

As required by SEBI CRA Circular dated Feb 10, 2026, a list of activities or instruments falling under the purview of various FSRs, along with the names of respective FSRs, is being disclosed below:

A. Rating Activity

Sr. No.	Instrument / activity Name	Regulator of the instrument
1	Listed/Proposed to be listed Bonds/Debentures/Preference Shares (all securities)	SEBI
2	Unlisted/Proposed to be unlisted Bonds/Debentures/ Preference share (all securities)	MCA
3	Listed PTCs / Securitisation Notes (originated by entities regulated by RBI)*	SEBI
4	Listed PTCs / Securitisation Notes (originated by entities not regulated by RBI)*	SEBI
5	Unlisted PTCs / Securitisation Notes (originated by entities regulated by RBI)*	RBI
6	Listed Commercial Paper and NCDs with original maturity less than 1 year	RBI
7	Unlisted Commercial Paper and NCDs with original maturity less than 1 year	RBI
8	Loan Facilities (Fund/Non-Fund Based) from Bank / NBFCs/ NHB/ FIs ^	RBI
9	External Commercial Borrowings and other similar borrowings	RBI
10	Certificates of Deposit	RBI
11	Fixed Deposits raised by NBFCs, Banks, HFCs, FIs	RBI
12	Fixed Deposits raised by corporates other than NBFCs, Banks, HFCs, FIs	MCA
13	Inter Corporate Deposits/Loans extended by Corporates	MCA
14	Borrowing programme ~	-
15	Issuer Ratings #	-
16	Credit Ratings for Capital Protection Oriented Schemes (by Mutal Funds and AIFs)	SEBI
17	Credit quality ratings (CQRs) for Mutual Fund Schemes and Schemes of AIFs	SEBI
18	Listed Security Receipts	SEBI
19	Unlisted Security Receipts	RBI
20	Independent Credit Evaluation (ICE)	RBI
21	Expected Loss Ratings (For Loan Facilities [Fund/Non-Fund based] from Banks/NBFCs/NHB/FIs)	RBI
22	Expected Loss Ratings (Listed / Proposed to be listed Bonds / Debentures / Preference Shares (all securities))	SEBI

23	Expected Loss Ratings (Unlisted / Proposed to be unlisted Bonds/ Debentures / Preference Shares (all securities))	MCA

** Includes securitisation transactions involving assignee payout, acquirer's payout.*

~ The rated instrument may involve issuance of different instruments such as debt securities (listed or otherwise), bank loans, commercial paper (listed or otherwise), etc. The regulator of the instrument may accordingly be SEBI, RBI or MCA and can only be determined upon issuance. In Press Release(s) subsequent to issuance(s), India Ratings shall separately capture the rated quantum details along with names of respective regulators.

 # There is no instrument being rated and hence, Regulator of the Instrument is not applicable. The rating scale and definitions are being followed as stipulated in SEBI Master Circular for CRAs.

^ Includes bank facilities such as liquidity facility, second loss facility that are part of securitisation transactions.

B. Other activities:

Sr. No.	Activity Name	Regulator of the activity
1	Monitoring Agency	SEBI
2	Research activities, incidental to rating, such as research for Economy, Industries and Companies @	NA

@ permitted by SEBI vide SEBI Master Circular for CRAs.

Note: For instruments or activities falling under the purview of regulators other than SEBI, the grievance/dispute redressal mechanisms and investor protection mechanisms provided by SEBI shall not be available.

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CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED BY THE MEMBERS OF BAJAJ HOUSING FINANCE LIMITED AT THE 18TH ANNUAL GENERAL MEETING HELD ON WEDNESDAY, 29 JULY 2026 THROUGH VIDEO CONFERENCING ('VC')/OTHER AUDIO-VISUAL MEANS ('OAVM')

ISSUE OF NON-CONVERTIBLE DEBENTURES THROUGH PRIVATE PLACEMENT

"**RESOLVED THAT** pursuant to sections 42, 71 and other applicable provisions, if any, of the Companies Act, 2013 ('Act'), the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Companies (Share Capital and Debentures) Rules, 2014, Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ('SEBI Listing Regulations') (including any amendment(s), statutory modification(s), variation(s) and/or re-enactment(s) to any of the foregoing and other applicable guidelines, circulars, directions or laws) and extant RBI and NHB guidelines, approval of the members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the 'Board', which term shall deem to include any Committee(s) constituted/ to be constituted by the Board to exercise its powers conferred by this resolution) to make offer(s) or an invitation(s) to subscribe and to issue non-convertible debentures ('NCDs'), secured or unsecured, at face value or such other price as may be permissible under the relevant regulations as the Board may determine in accordance with any of the aforementioned directions or regulations, under one or more letter(s) of offer/ disclosure document as may be issued by the Company and in one or more series, during a period of one year commencing from the date of this Annual General Meeting, on a private placement basis and on such terms and conditions as the Board may deem fit and appropriate for each series, as the case may be provided that the borrowings by way of issue of NCDs to be within the overall limit of borrowing approved by the members of the Company pursuant to section 180(1)(c) of the Act from time to time.

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, the Board of Directors (which expression shall include or deemed to include any committee of the Board thereof constituted or to be constituted) be and is hereby authorised on behalf of the Company to do all such acts, deeds, matters and things as it may, in its absolute discretion, deem necessary or desirable for such purpose including but not limited to execution of all necessary and required agreements, documents, instruments, writings and papers, and with power on behalf of the Company to settle all questions, difficulties or doubts that may arise in regard to implementation of the aforesaid resolution, without being required to seek any further consent or approval of the members of the Company.

RESOLVED FURTHER THAT any Key Managerial Personnel of the Company be and is hereby authorised to certify the true copy of the aforesaid resolutions which may be forwarded to any concerned authorities for necessary action."

FOR **BAJAJ HOUSING FINANCE LIMITED**

ATUL PATNI

Digitally signed by ATUL PATNI
Date: 2026.07.30 11:11:50 +05'30'

ATUL PATNI
COMPANY SECRETARY
FCS 10094
Place: Pune

CERTIFIED TRUE COPY OF THE EXPLANATORY STATEMENT FOR THE SPECIAL RESOLUTION PASSED BY THE MEMBERS OF BAJAJ HOUSING FINANCE LIMITED AT THE 18TH ANNUAL GENERAL MEETING HELD ON WEDNESDAY, 29 JULY 2026 THROUGH VIDEO CONFERENCING ('VC')/OTHER AUDIO-VISUAL MEANS ('OAVM')

Item No. 3: Relating to issue of non-convertible debentures through private placement

The Company, in the ordinary course of its business, is required to borrow from time to time, by way of loans, issue of non-convertible debentures whether secured or unsecured, listed or unlisted and/or other debt securities, on private placement basis or otherwise. The inter-mix of borrowings by the Company depends upon the market conditions, cost of funds, tenor etc.

In terms of section 42 of the Companies Act, 2013 ('the Act') read with Rule 14 of Companies (Prospectus and Allotment of Securities) Rules, 2014, as amended, (the 'Companies PAS Rules') the Company may make an offer or invitation to subscribe to non-convertible debentures through private placement subject to a special resolution of its members approving offer(s) or invitation(s) to subscribe to the non-convertible debentures of the Company. In case the proposed amount to be raised through such offer or invitation exceeds the limit specified in Section 180(1)(c) of the Act, a company may pass a special resolution once a year for all the offers or invitations to be made for such debentures to be issued during the year.

It is proposed to seek approval of members by way of a special resolution to authorise the Board to borrow by issue of Non-convertible Debentures on private placement basis, in the ordinary course of its business, for a period of one year commencing from the date of this AGM i.e. 29 July 2026. Further, the amount to be raised by such issue of Non-convertible Debentures ('NCDs') at all times will be within the overall borrowing limit of Rs. 1,50,000 crore approved by the members of the Company under Section 180(1)(c) of the Act at the Extra Ordinary General Meeting held on 6 June 2024. The actual borrowing through issue of NCDs will be determined by the Board within the overall borrowing limit approved by the members, considering various factors including market conditions, business requirements, etc.

The debentures whether secured or unsecured, listed or unlisted would be issued either at face value or at a discount or at a premium to the face value, with coupon rate and/or on zero coupon basis, in such manner as may be permissible under the Companies Act, 2013, SEBI Listing Regulations, 2015, RBI Directions for HFCs and other applicable provisions. The issue price and rate of interest depends, inter alia, on the market rates, tenor and security offered.

In case of secured NCDs, security would primarily be by way of charge on book debts/ loan receivables of the Company, and if required, on the immovable property/(ies) of the Company.

None of the directors, key managerial personnel of the Company or their relatives are, directly or indirectly concerned or interested in this resolution.

The Board recommends passing of the Special Resolution as set out in item no. 3 of this Notice for the approval of members.

FOR **BAJAJ HOUSING FINANCE LIMITED**

ATUL PATNI Digitally signed by ATUL PATNI Date: 2026.07.30 11:13:43 +05'30'

ATUL PATNI
COMPANY SECRETARY
FCS 10094
Place: Pune

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF BAJAJ HOUSING FINANCE LIMITED AT ITS MEETING HELD ON WEDNESDAY, 29 JULY 2026, AT BALLROOM, 1ST FLOOR, HOTEL HYATT REGENCY, VIMAN NAGAR, PUNE – 411 014

"RESOLVED THAT in supersession of the resolution passed by the Board of Directors at their meeting held on 27 January 2025 and 27 April 2026, and pursuant to the provisions of the Companies Act, 2013 and rules made thereunder and other applicable statutory and regulatory requirements the consent of the Board be and is hereby accorded to borrow from time to time such sum or sums of money as it may deem requisite for the purpose of the business of the Company, inter alia, through secured/unsecured Bank Borrowings i.e. term loans/cash credit/ WCDL/STL/ Line of Credit and through Other Borrowings i.e. secured long term non-convertible debentures (NCDs)/unsecured long term NCDs/long term subordinated debts, short term debt including commercial papers, Triparty repo(TREPS) in one or more tranches, pass through certificates, inter corporate loans and external commercial borrowings (whether in Rupees or in foreign currency) upto a sum of Rs. 1,45,000 crore (including the temporary loans obtained/to be obtained from the Company's bankers in the ordinary course of business) AND THAT Atul Jain - Managing Director, Gaurav Kalani – Chief Financial Officer, and Vijay Solanki, Treasurer, be and are hereby severally authorised to change the sub-limits and also permit interchangeability within the overall borrowing limit of Rs. 1,45,000 crore:

Particulars	**Amount in crore**
– Term Loans (incl. CC/OD/WCDL/STL/LOC)	55,000.00
– NHB Refinance	11,000.00
Total Bank Borrowings (A)	**66,000.00**
Other Borrowings	
NCDs (Secured/Unsecured)/Trust bonds	65,500.00
Tier II NCDs (subordinated debt)	1,000.00
Commercial Papers	10,000.00
Pass through certificate (PTC)	500.00
Triparty Repo (TREPS)	750.00
Inter Corporate Loans (Unsecured)	500.00
External Commercial Borrowings (Equivalent Indian Rupees)	750.00
Total Other Borrowings (B)	**79,000.00**
Total Borrowings (A)+(B)	**1,45,000.00**

RESOLVED FURTHER THAT pursuant to the provisions of the Companies Act, 2013, and rules made thereunder and other applicable statutory and regulatory requirements, the non-convertible debentures be issued within the aforesaid limits, in terms of General Information document/Key Information document to be issued by the Company from time to time.

RESOLVED FURTHER THAT the proceeds from the issue of non-convertible debentures shall be used for deployment of funds on the Company's own balance sheet.

RESOLVED THAT the officers mentioned in Table A be and are hereby authorised (jointly by any two of Group A or jointly by any one of Group A with any one from Group B) to discuss, negotiate and finalise the terms and conditions of the said borrowing/s and to convey acceptance on behalf of the Company and agree to such amendment/s and revision/s in the terms and conditions thereof, as may be acceptable to the Company from time to time.

RESOLVED FURTHER THAT officers mentioned in Table A be and are hereby authorised (jointly by any two of Group A or jointly by any one of Group A with any one from Group B) to finalise and approve the General Information document / Key Information document, obtain rating from credit rating agency, appoint debenture, security and/or deposit trustees, create/ extinguish security, fix record date/s for interest payments / redemption, execute documents in respect of issue of commercial paper/s or debenture trust deed/s and such other security document/s, agreement/s and undertaking/s as may be required in connection therewith and take such steps as may be necessary from time to time, on behalf of the Company.

RESOLVED FURTHER THAT officers mentioned in Table A be and are hereby authorised (jointly by any two of Group A or jointly by any one of Group A with any one from Group B) to execute documents for availing borrowings from banks, Financial Institutions, other entities including term loan agreement/s, demand promissory note/s, undertaking/s, deed/s of adherence to the security trustee agreement and unattested hypothecation deed in favour of security trustee, Banks, Financial Institutions and other entities and such other security documents to be executed with the aforementioned counterparties as may be required from time to time.

TABLE A:

Sr. No.	Authorised Signatory	Designation
Group A		
1.	Atul Jain	Managing Director
2.	Gaurav Kalani	Chief Financial Officer
3.	Vijay Solanki	Treasurer
4.	Hari Dasan EVK	Senior Head - Legal
5.	Atul Patni	Company Secretary
6.	Digesh Dave	Chief - Treasury, Banking and Assignment
7.	Rahul Gupta	Head - Treasury, Mid-Office
8.	Soheb Khan	Senior Head - Treasury, Markets
9.	Amit Maheshwari	Chief - Operations & Service
10.	Vikas Narde	Finance Controller
Group B		
1.	Vishal Khator	National Head - Finance & Accounts, Management Accounting
2.	Deepak Bhansali	National Head - Finance & Accounts
3.	Aniruddha Kulkarni	National Lead - Operations, Centralised Operations
4.	Ganesh Balasubramanian	Deputy National Lead – Finance & Accounts, LMS Control & Recon
5.	Rohit Bhore	Senior Lead - Treasury, Mid Office

RESOLVED FURTHER THAT:

A. Any two of the following employees of the Company be and are hereby jointly authorised up to 30 June 2027, to execute and sign all documents including term loan agreement/s, demand promissory note/s, undertaking/s, deed/s of adherence to the security trustee agreement and unattested hypothecation deed in favour of security trustee and such other security or loan documents as may be required for availing or in connection with various term loans/ External Commercial Borrowings and other credit facilities availed or to be availed by the Company within the borrowing limits approved by the Board:

Sr. No.	Authorised Signatory	Designation
1.	Ajit Singh	Business Head - Mortgages
2.	Abhaya Behera	Regional Manager – Operations
3.	Himanshu Shekhar	Zonal Manager – Collateral
4.	Varun Manrai	Business Head- Mortgages
5.	Sandeep Srinivasan	Divisional Head - Developer Finance, Sales

B. Any two of the following employees of the Company be and are hereby jointly authorized, up to 30 June 2027, to sign and present for registration with the Registrar / Sub – registrar having appropriate jurisdiction, if need be, debenture trust deed, debenture trust cum mortgage deed, hypothecation deed and all other documents in favour of debenture trustee viz., Catalyst Trusteeship Limited in connection with Non – Convertible Debentures (NCDs) issued or to be issued on private placement basis:

Sr. No.	Authorised Signatory	Designation
1.	Gagan Anand	Business Head - Mortgages
2.	Mir Rehan Hussain	Zonal Manager - Collateral
3.	Gopichandran S	Senior Regional Manager - Operations

C. The Common Seal of the Company, if required, be affixed to such document/s and deed/s in the presence of any one of the following employees:

Sr. No.	Authorised Signatory	Designation
1.	Atul Jain	Managing Director
2.	Gaurav Kalani	Chief Financial Officer
3.	Vijay Solanki	Treasurer
4.	Hari Dasan EVK	Senior Head - Legal
5.	Atul Patni	Company Secretary
6.	Digesh Dave	Chief - Treasury, Banking and Assignment
7.	Rahul Gupta	Head - Treasury, Mid-Office
8.	Soheb Khan	Senior Head - Treasury, Markets
9.	Amit Maheshwari	Chief - Operations & Service
10.	Vikas Narde	Finance Controller
11.	Vishal Khator	National Head - Finance & Accounts, Manageme Accounting

12.	Deepak Bhansali	National Head - Finance & Accounts
13	Aniruddha Kulkarni	National Lead - Operations, Centralised Operations
14.	Ganesh Balasubramaniar	Deputy National Lead - Finance & Accounts, LMS Control & Recon
15.	Rohit Bhore	Senior Lead - Treasury, Mid Office
16.	Ajit Singh	Business Head - Mortgages
17.	Abhaya Behera	Regional Manager - Operations
18.	Himanshu Shekhar	Zonal Manager – Collateral
19.	Varun Manrai	Business Head- Mortgages
20.	Sandeep Srinivasan	Divisional Head – Developer Finance, Sales
21.	Gagan Anand	Business Head - Mortgages
22.	Mir Rehan Hussain	Zonal Manager - Collateral
23.	Gopichandran S	Senior Regional Manager - Operations

The following officers of the Company be and are hereby severally authorised to take procedural steps and comply with the formalities in connection with the issue, allotment, dematerialisation, listing on stock exchange(s), admission of debentures and/or commercial papers on National Securities Depository Limited / Central Depository Services (India) Limited, to present and lodge the debenture trust deed/s before the concerned sub- registrar for registration and admit execution thereof, to sign the applications, execute affidavits etc., in respect of the same and to complete all formalities regarding the registration of trust deed/s and other matters pertaining to these debentures:

Sr. No.	**Authorised Signatory**	**Designation**
1.	Atul Jain	Managing Director
2.	Gaurav Kalani	Chief Financial Officer
3.	Vijay Solanki	Treasurer
4.	Hari Dasan EVK	Senior Head - Legal
5.	Atul Patni	Company Secretary
6.	Digesh Dave	Chief - Treasury, Banking and Assignment
7.	Rahul Gupta	Head - Treasury, Mid-Office
8.	Soheb Khan	Senior Head - Treasury, Markets
9.	Amit Maheshwari	Chief - Operations & Service
10.	Vikas Narde	Finance Controller
11	Vishal Khator	National Head - Finance & Accounts, Management Accounting
12.	Deepak Bhansali	National Head - Finance & Accounts
13.	Aniruddha Kulkarni	National Lead - Operations, Centralised Operations
14.	Ganesh Balasubramanian	Deputy National Lead - Finance & Accounts, LMS Control & Recon
15.	Rohit Bhore	Senior Lead - Treasury, Mid Office

D. The following officers of the Company be and are hereby authorized (jointly by any two of Group A or jointly by any one of Group A with any one from Group B) to decide upon bankers and open bank accounts for Cash Credit/Overdraft/term loan/WCTL/receipt of application money on debentures and to honour cheques, bills

of exchange, promissory notes drawn, accepted and endorsed or made on behalf of the Company and to act on any instructions so given relating to the said accounts whether the same be overdrawn or not relating to the transactions of the Company and to avail internet banking facility in respect of the aforesaid accounts and the below mentioned authorised signatories, be and are hereby authorised, in the manner specified below, to operate the said accounts, sign, execute and endorse all required forms, documents and agreements in favour of the Banks to avail such facility:

Sr. No.	Authorised Signatory	Designation
Group A		
1.	Atul Jain	Managing Director
2.	Gaurav Kalani	Chief Financial Officer
3.	Vijay Solanki	Treasurer
4.	Hari Dasan EVK	Senior Head - Legal
5.	Atul Patni	Company Secretary
6.	Digesh Dave	Chief - Treasury, Banking and Assignment
7.	Rahul Gupta	Head - Treasury, Mid-Office
8.	Soheb Khan	Senior Head - Treasury, Markets
9.	Amit Maheshwari	Chief - Operations & Service
10.	Vikas Narde	Finance Controller
Group B		
1.	Vishal Khator	National Head - Finance & Accounts, Management Accounting
2.	Deepak Bhansali	National Head - Finance & Accounts
3.	Aniruddha Kulkarni	National Lead - Operations, Centralised Operations
4.	Ganesh Balasubramanian	Deputy National Lead - Finance & Accounts, LMS Control & Recon
5.	Rohit Bhore	Senior Lead - Treasury, Mid Office

RESOLVED FURTHER THAT notwithstanding any change in the designation, the aforesaid resolution shall remain valid as long as the above-mentioned officials continue to be in the employment of the Company."

FOR **BAJAJ HOUSING FINANCE LIMITED**

ATUL PATNI Digitally signed by ATUL PATNI Date: 2026.07.30 13:53:55 +05'30'

ATUL PATNI
COMPANY SECRETARY
FCS 10094
Place: Pune

CERTIFIED TRUE COPY OF EXTRACT OF RESOLUTION OF THE BOARD OF DIRECTORS OF BAJAJ HOUSING FINANCE LIMITED AT ITS MEETING HELD ON 27 JANUARY 2025

APPROVAL FOR INCREASE IN BORROWING LIMITS FROM RS. 1,00,000 CRORE TO RS. 1,25,000 CRORE

"RESOLVED THAT in supersession of the resolution passed by the Board of Directors at their meeting held on 22 July 2024, and pursuant to the provisions of the Companies Act, 2013 and rules made thereunder and other applicable statutory and regulatory requirements the consent of the Board be and is hereby accorded to borrow from time to time such sum or sums of money as it may deem requisite for the purpose of the business of the Company, inter alia, through secured/unsecured Bank Borrowings i.e. term loans/cash credit/ WCDL/STL/ Line of Credit and through Other Borrowings i.e. secured long term non-convertible debentures (NCDs)/unsecured long term NCDs/long term subordinated debts, short term debt including commercial papers, Triparty repo(TREPS) in one or more tranches, pass through certificates, inter corporate loans and external commercial borrowings (whether in Rupees or in foreign currency) upto a sum of Rs. 1,25,000 crore (including the temporary loans obtained/to be obtained from the Company's bankers in the ordinary course of business) AND THAT Shri Atul Jain - Managing Director, Shri Gaurav Kalani – Chief Financial Officer, and Shri Vijay Solanki, Treasurer, be and are hereby severally authorised to change the sub-limits and also permit interchangeability within the overall borrowing limit of Rs. 1,25,000 crore:

(Rs. In Crore)

Sr. No.	Particulars	Amount
i)	Bank/ Institutional Borrowings – Secured / Unsecured	
	–Term Loans	54,000
	-NHB Refinance	10,000
	–Cash Credit / WCDL/ STL/ Line of Credit*	2,000
	Total Bank Borrowings (A)	**66,000**
ii)	Other Borrowings	
	Secured long term NCDs/Trust Bonds	45,000
	Unsecured long term NCDs	2,500
	Unsecured long term NCDs (Tier II subordinated debt)	500
	Short term debt including Commercial Papers	8,000
	Pass through Certificates	1,000
	Triparty Repo	500
	Inter Corporate Loans (Unsecured)	500
	External Commercial Borrowings (Equivalent Indian Rupees)	1,000
	Total Other Borrowings (B)	**59,000**
	Total Borrowings (A)+(B)	**1,25,000**

*CC/OD balances are as per Financials

RESOLVED FURTHER THAT pursuant to the provisions of the Companies Act, 2013, and rules made thereunder and other applicable statutory and regulatory requirements, the non-convertible debentures be issued within the aforesaid limits, in terms of General Information document/Key Information document to be issued by the Company from time to time.

RESOLVED FURTHER THAT the proceeds from the issue of non-convertible debentures shall be used for deployment of funds on the Company's own balance sheet.

FOR BAJAJ HOUSING FINANCE LIMITED

ATUL PATNI

Digitally signed by ATUL PATNI
Date: 2025.12.29 16:10:55 +05'30'

ATUL PATNI
COMPANY SECRETARY
FCS 10094
Place: Pune

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF BAJAJ HOUSING FINANCE LIMITED AT ITS MEETING HELD ON MONDAY, 27 APRIL 2026, AT BAJAJ FINSERV CORPORATE OFFICE, OFF PUNE-AHMEDNAGAR ROAD, VIMAN NAGAR, PUNE – 411014

RESOLVED THAT in supersession of resolution dated 17 March 2026 and in partial supersession of the resolution dated 27 January 2025, passed by the Board of Directors, the officers mentioned in Table A be and are hereby authorised (jointly by any two of Group A or jointly by any one of Group A with any one from Group B) to discuss, negotiate and finalise the terms and conditions of the said borrowing/s and to convey acceptance on behalf of the Company and agree to such amendment/s and revision/s in the terms and conditions thereof, as may be acceptable to the Company from time to time.

RESOLVED FURTHER THAT officers mentioned in Table A be and are hereby authorised (jointly by any two of Group A or jointly by any one of Group A with any one from Group B) to finalise and approve the General Information document / Key Information document, obtain rating from credit rating agency, appoint debenture, security and/or deposit trustees, create/ extinguish security, fix record date/s for interest payments / redemption, execute documents in respect of issue of commercial paper/s or debenture trust deed/s and such other security document/s, agreement/s and undertaking/s as may be required in connection therewith and take such steps as may be necessary from time to time, on behalf of the Company.

RESOLVED FURTHER THAT officers mentioned in Table A be and are hereby authorised (jointly by any two of Group A or jointly by any one of Group A with any one from Group B) to execute documents for availing borrowings from banks, Financial Institutions, other entities including term loan agreement/s, demand promissory note/s, undertaking/s, deed/s of adherence to the security trustee agreement and unattested hypothecation deed in favour of security trustee, Banks, Financial Institutions and other entities and such other security documents to be executed with the aforementioned counterparties as may be required from time to time.

TABLE A:

Sr. No.	Authorised Signatory	Designation
Group A		
1.	Shri Atul Jain	Managing Director
2.	Shri Gaurav Kalani	Chief Financial Officer
3.	Shri Vijay Solanki	Treasurer
4.	Shri Hari dasan EVK	Senior Head - Legal
5.	Shri Atul Patni	Company Secretary
6.	Shri Digesh Dave	Chief - Treasury, Banking and Assignment
7.	Shri Rahul Gupta	Head - Treasury, Mid-Office
8.	Shri Soheb Khan	Senior Head - Treasury, Markets
9.	Shri Amit Maheshwari	Chief - Operations & Service
10.	Shri Vikas Narde	Finance Controller
Group B		
1.	Shri Vishal Khator	National Head - Finance & Accounts, Management Accounting
2.	Shri Deepak Bhansali	National Lead - Finance & Accounts
3.	Shri Aniruddha Kulkarni	National Lead - Operations, Centralised Operations
4.	Shri Ganesh Balasubramanian	Deputy National Lead – Finance & Accounts, LMS Control & Recon
5.	Shri Rohit Bhore	Senior Lead - Treasury, Mid Office

RESOLVED FURTHER THAT:

A. Any two of the following employees of the Company be and are hereby jointly authorised up to 31 March 2027, to execute and sign all documents including term loan agreement/s, demand promissory note/s, undertaking/s, deed/s of adherence to the security trustee agreement and unattested hypothecation deed in favour of security trustee and such other security or loan documents as may be required for availing or in connection with various term loans/ External Commercial Borrowings and other credit facilities availed or to be availed by the Company within the borrowing limits approved by the Board:

Sr. No.	Employee Name	Designation
1.	Shri Ajit Singh	Business Head - Mortgages
2.	Shri Abhaya Behera	Regional Manager – Operations
3.	Shri Himanshu Sekhar	Zonal Manager – Collateral
4.	Shri Varun Manrai	Business Head- Mortgages
5.	Shri Sandeep Srinivasan	Divisional Head - Developer Finance, Sales

B. Any two of the following employees of the Company be and are hereby jointly authorized, up to 31 March 2027, to sign and present for registration with the Registrar / Sub – registrar having appropriate jurisdiction, if need be, debenture trust deed, debenture trust cum mortgage deed, hypothecation deed and all other documents in favour of debenture trustee viz., Catalyst Trusteeship Limited in connection with Non – Convertible Debentures (NCDs) issued or to be issued on private placement basis:

Sr. No.	Employee Name	Designation
1.	Shri Gagan Anand	Business Head - Mortgages
2.	Shri Mir Rehan Hussain	Zonal Manager - Collateral
3.	Shri Gopichandran S	Senior Regional Manager - Operations

C. The Common Seal of the Company, if required, be affixed to such document/s and deed/s in the presence of any one of the following employees:

Sr. No.	Authorised Signatory	Designation
1.	Shri Atul Jain	Managing Director
2.	Shri Gaurav Kalani	Chief Financial Officer
3.	Shri Vijay Solanki	Treasurer
4.	Shri Hari dasan EVK	Senior Head - Legal
5.	Shri Atul Patni	Company Secretary
6.	Shri Digesh Dave	Chief - Treasury, Banking and Assignment
7.	Shri Rahul Gupta	Head - Treasury, Mid-Office
8.	Shri Soheb Khan	Senior Head - Treasury, Markets
9.	Shri Amit Maheshwari	Chief - Operations & Service
10.	Shri Vikas Narde	Finance Controller
11.	Shri Vishal Khator	National Head - Finance & Accounts, Management Accounting
12.	Shri Deepak Bhansali	National Lead - Finance & Accounts
13	Shri Aniruddha Kulkarni	National Lead - Operations, Centralised Operations

Sr. No.	Authorised Signatory	Designation
14.	Shri Ganesh Balasubramanian	Deputy National Lead - Finance & Accounts, LMS Control & Recon
15.	Shri Rohit Bhore	Senior Lead - Treasury, Mid Office
16.	Shri Ajit Singh	Business Head - Mortgages
17.	Shri Abhaya Behera	Regional Manager - Operations
18.	Shri Himanshu Sekhar	Zonal Manager – Collateral
19.	Shri Varun Manrai	Business Head- Mortgages
20.	Shri Sandeep Srinivasan	Divisional Head – Developer Finance, Sales
21.	Shri Gagan Anand	Business Head - Mortgages
22.	Shri Mir Rehan Hussain	Zonal Manager - Collateral
23.	Shri Gopichandran S	Senior Regional Manager - Operations

The following officers of the Company be and are hereby severally authorised to take procedural steps and comply with the formalities in connection with the issue, allotment, dematerialisation, listing on stock exchange(s), admission of debentures and/or commercial papers on National Securities Depository Limited / Central Depository Services (India) Limited, to present and lodge the debenture trust deed/s before the concerned sub- registrar for registration and admit execution thereof, to sign the applications, execute affidavits etc., in respect of the same and to complete all formalities regarding the registration of trust deed/s and other matters pertaining to these debentures:

Sr. No.	Authorised Signatory	Designation
1.	Shri Atul Jain	Managing Director
2.	Shri Gaurav Kalani	Chief Financial Officer
3.	Shri Vijay Solanki	Treasurer
4.	Shri Hari dasan EVK	Senior Head - Legal
5.	Shri Atul Patni	Company Secretary
6.	Shri Digesh Dave	Chief - Treasury, Banking and Assignment
7.	Shri Rahul Gupta	Head - Treasury, Mid-Office
8.	Shri Soheb Khan	Senior Head - Treasury, Markets
9.	Shri Amit Maheshwari	Chief - Operations & Service
10.	Shri Vikas Narde	Finance Controller
11	Shri Vishal Khator	National Head - Finance & Accounts, Management Accounting
12.	Shri Deepak Bhansali	National Lead - Finance & Accounts
13.	Shri Aniruddha Kulkarni	National Lead - Operations, Centralised Operations
14.	Shri Ganesh Balasubramanian	Deputy National Lead - Finance & Accounts, LMS Control & Recon
15.	Shri Rohit Bhore	Senior Lead - Treasury, Mid Office

D. The following officers of the Company be and are hereby authorized (jointly by any two of Group A or jointly by any one of Group A with any one from Group B) to decide upon bankers and open bank accounts for Cash Credit/Overdraft/term loan/WCTL/receipt of application money on debentures and to honour cheques, bills of exchange, promissory notes drawn, accepted and endorsed or made on behalf of the Company and to act on any instructions so given relating to the said accounts whether the same be overdrawn or not relating to the transactions of the Company and to avail internet banking facility in respect of the aforesaid

accounts and the below mentioned authorised signatories, be and are hereby authorised, in the manner specified below, to operate the said accounts, sign, execute and endorse all required forms, documents and agreements in favour of the Banks to avail such facility:

Sr. No.	Authorised Signatory	Designation
Group A		
1.	Shri Atul Jain	Managing Director
2.	Shri Gaurav Kalani	Chief Financial Officer
3.	Shri Vijay Solanki	Treasurer
4.	Shri Hari dasan EVK	Senior Head - Legal
5.	Shri Atul Patni	Company Secretary
6.	Shri Digesh Dave	Chief - Treasury, Banking and Assignment
7.	Shri Rahul Gupta	Head - Treasury, Mid-Office
8.	Shri Soheb Khan	Senior Head - Treasury, Markets
9.	Shri Amit Maheshwari	Chief - Operations & Service
10.	Shri Vikas Narde	Finance Controller
Group B		
1.	Shri Vishal Khator	National Head - Finance & Accounts, Management Accounting
2.	Shri Deepak Bhansali	National Lead - Finance & Accounts
3.	Shri Aniruddha Kulkarni	National Lead - Operations, Centralised Operations
4.	Shri Ganesh Balasubramanian	Deputy National Lead - Finance & Accounts, LMS Control & Recon
5.	Shri Rohit Bhore	Senior Lead - Treasury, Mid Office

RESOLVED FURTHER THAT notwithstanding any change in the designation, the aforesaid resolution shall remain valid as long as the above-mentioned officials continue to be in the employment of the Company.

FOR **BAJAJ HOUSING FINANCE LIMITED**

ATUL PATNI Digitally signed by ATUL PATNI Date: 2026.05.07 13:24:30 +05'30'

ATUL PATNI
COMPANY SECRETARY
FCS 10094
PLACE: PUNE, MAHARASHTRA

General information about company	
Scrip code	544252
NSE Symbol	BAJAJHFL
MSEI Symbol	NOTLISTED
ISIN	INE377Y01014
Name of the company	BAJAJ HOUSING FINANCE LIMITED
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	30-06-2026
Date of allotment / extinguishment (in case Capital Restructuring selected) / Listing Date	
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration					
Sr. No.	Particular	Yes/No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	Yes	No	Yes	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under "Pledged"?	No	No		
8	Whether any shares held by promoters are encumbered under "Non-Disposal Undertaking"?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	No			

Table VI - Statement showing foreign ownership limits		
Particular	**Approved limits (%)**	**Limits utilized (%)**
As on shareholding date	100	1.04
As on the end of previous 1st quarter	100	1.11
As on the end of previous 2nd quarter	100	1.06
As on the end of previous 3rd quarter	100	1.01
As on the end of previous 4th quarter	100	1.14

Table I - Summary Statement holding of specified securities																
Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)
								No of Voting (XIV) Rights			Total as a % of (A+B+C)					
								Class eg:X	Class eg:Y	Total						
(A)	Promoter & Promoter Group	1	7224403845			7224403845	86.7	7224403845		7224403845	86.7					7224403845
(B)	Public	2315859	1104355266			1104355266	13.25	1104355266		1104355266	13.25			34386246	34386246	1138741512
(C)	Non Promoter-Non Public	1	3575508			3575508		3575508		3575508	0.04					3575508
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts	1	3575508			3575508	0.04	3575508		3575508	0.04					3575508
	Total	2315861	8332334619			8332334619	100	8332334619		8332334619	100			34386246	34386246	8366720865

Table I - Summary Statement holding of specified securities																
Category (I)	Category of shareholder (II)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(A)	Promoter & Promoter Group	86.35											7224403845			
(B)	Public	13.61											1104355111	0	0	0
(C)	Non Promoter-Non Public												3575508			
(C1)	Shares underlying DRs															
(C2)	Shares held by Employee Trusts	0.04											3575508			
	Total	100											8332334464	0	0	0

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No. Of Shares Underlying Outstanding convertible securities (XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)
								No of Voting (XIV) Rights			Total as a % of Total Voting rights					
								Class eg: X	Class eg:Y	Total						
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(a)	Individuals/Hindu undivided Family	0	0			0	0	0		0	0					0
(d)	Any Other (specify)	1	7224403845			7224403845	86.7	7224403845		7224403845	86.7					7224403845
Sub-Total (A) (1)		1	7224403845			7224403845	86.7	7224403845		7224403845	86.7					7224403845
(2)	Foreign															
(e)	Any Other (specify)	0	0			0	0	0		0	0					0
Sub-Total (A) (2)			0			0	0	0		0	0					0
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)		1	7224403845			7224403845	86.7	7224403845		7224403845	86.7					7224403845
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(a)	Mutual Funds	21	23277648			23277648	0.28	23277648		23277648	0.28			0	0	23277648
(b)	Venture Capital Funds	0	0			0	0	0		0	0			0	0	0
(c)	Alternate Investment Funds	7	1228539			1228539	0.01	1228539		1228539	0.01			0	0	1228539
(d)	Banks	1	250000			250000	0	250000		250000	0			0	0	250000
(e)	Insurance Companies	11	35731751			35731751	0.43	35731751		35731751	0.43			0	0	35731751
(f)	Provident Funds/ Pension Funds	1	23431873			23431873	0.28	23431873		23431873	0.28			0	0	23431873
(g)	Asset reconstruction companies	0	0			0	0	0		0	0			0	0	0
(h)	Sovereign Wealth Funds	0	0			0	0	0		0	0			0	0	0
(i)	NBFCs registered with RBI	5	10046			10046	0	10046		10046	0			0	0	10046
(j)	Other Financial Institutions													0	0	0
(k)	Any Other (specify)													0	0	0

Sub-Total (B) (1)		46	83929857			83929857	1.01	83929857		83929857	1.01			0	0	83929857
(2)	Institutions (Foreign)															
(d)	Foreign Portfolio Investors Category I	73	75191318			75191318	0.9	75191318		75191318	0.9			0	0	75191318
(e)	Foreign Portfolio Investors Category II	3	205424			205424	0	205424		205424	0			0	0	205424
Sub-Total (B) (2)		76	75396742			75396742	0.9	75396742		75396742	0.9			0	0	75396742
(3)	Central Government / State Government(s)															
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	1	1			1	0	1		1	0			0	0	1
Sub-Total (B) (3)		1	1			1	0	1		1	0			0	0	1
(4)	Non-institutions															
(b)	Directors and their relatives (excluding independent directors and nominee directors)	7	22256			22256	0	22256		22256	0			11829332	11829332	11851588
(c)	Key Managerial Personnel	1	7276			7276	0	7276		7276	0			1051153	1051153	1058429
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	2267937	745735492			745735492	8.95	745735492		745735492	8.95			0	0	745735492
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	1886	100681500			100681500	1.21	100681500		100681500	1.21			0	0	100681500
(i)	Non Resident Indians (NRIs)	13822	18508255			18508255	0.22	18508255		18508255	0.22			0	0	18508255
(l)	Bodies Corporate	2182	52068109			52068109	0.62	52068109		52068109	0.62			0	0	52068109
(m)	Any Other (specify)	29901	28005778			28005778	0.34	28005778		28005778	0.34			21505761	21505761	49511539
Sub-Total (B) (4)		2315736	945028666			945028666	11.34	945028666		945028666	11.34			34386246	34386246	979414912
Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		2315859	1104355266			1104355266	13.25	1104355266		1104355266	13.25			34386246	34386246	1138741512
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
(2)	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and	1	3575508			3575508	0.04	3575508		3575508	0.04					3575508

	Sweat Equity) Regulations, 2021															
Total NonPromoter-Non Public Shareholding (C)= (C)(1)+ (C)(2)		1	3575508			3575508		3575508		3575508	0.04					3575508
Total (A+B+C2)		2315861	8332334619			8332334619	100	8332334619		8332334619	100			34386246	34386246	8366720865
Total (A+B+C)		2315861	8332334619			8332334619	100	8332334619		8332334619	100			34386246	34386246	8366720865

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																
Sr. No.	Category & Name of the Shareholders (I)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares		
			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-category (i)	Sub-category (ii)	Sub-category (iii)
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group															
(1)	Indian															
(a)	Individuals/Hindu undivided Family	0											0			
(d)	Any Other (specify)	86.35											7224403845			
Sub-Total (A) (1)		86.35											7224403845			
(2)	Foreign															
(e)	Any Other (specify)	0											0			
Sub-Total (A) (2)		0											0			
Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)		86.35											7224403845			
B	Table III - Statement showing shareholding pattern of the Public shareholder															
(1)	Institutions (Domestic)															
(a)	Mutual Funds	0.28											23277648	0	0	0
(b)	Venture Capital Funds	0											0	0	0	0
(c)	Alternate Investment Funds	0.01											1228539	0	0	0
(d)	Banks	0											250000	0	0	0
(e)	Insurance Companies	0.43											35731751	0	0	0
(f)	Provident Funds/ Pension Funds	0.28											23431873	0	0	0
(g)	Asset reconstruction companies	0											0	0	0	0

(h)	Sovereign Wealth Funds	0											0	0	0	0
(i)	NBFCs registered with RBI	0											10046	0	0	0
(j)	Other Financial Institutions	0														
(k)	Any Other (specify)	0														
Sub-Total (B) (1)		1											83929857	0	0	0
(2)	Institutions (Foreign)															
(d)	Foreign Portfolio Investors Category I	0.9											75191318	0	0	0
(e)	Foreign Portfolio Investors Category II	0											205424	0	0	0
Sub-Total (B) (2)		0.9											75396742	0	0	0
(3)	Central Government / State Government(s)															
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0											1	0	0	0
Sub-Total (B) (3)		0											1	0	0	0
(4)	Non-institutions															
(b)	Directors and their relatives (excluding independent directors and nominee directors)	0.14											22256	0	0	0
(c)	Key Managerial Personnel	0.01											7276	0	0	0
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	8.91											745735337	0	0	0
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	1.2											100681500	0	0	0
(i)	Non Resident Indians (NRIs)	0.22											18508255	0	0	0
(l)	Bodies Corporate	0.62											52068109	0	0	0
(m)	Any Other (specify)	0.59											28005778	0	0	0
Sub-Total (B) (4)		11.71											945028511	0	0	0

Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)		13.61											1104355111	0	0	0
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder															
(2)	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	0.04											3575508			
Total NonPromoter-Non Public Shareholding (C)= (C)(1)+(C)(2)													3575508			
Total (A+B+C2)		100											8332334464			
Total (A+B+C)		100											8332334464			

Disclosure of notes on shareholding pattern	Textual Information(1)
Disclosure of notes in case of public share holding is less than 25 percentage	Textual Information(2)

Text Block	
Textual Information(1)	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group - Details mentioned for Bajaj Finance Limited (Promoter) includes six joint Shareholders, i.e., Rajivnayan Bajaj, Late Madhur Bajaj, Sanjivnayan Bajaj, Rajeev Jain, Atul Jain, and V. Rajagopalan, holding 100 Equity Shares each jointly with Bajaj Finance Limited, with Bajaj Finance Limited being the first holder of each of such jointly held Equity Shares. However, while Sanjivnayan Bajaj is a member of our Promoter Group, Rajivnayan Bajaj, Late Madhur Bajaj, Rajeev Jain, Atul Jain, and V. Rajagopalan are neither Promoters nor members of the Promoter Group. Further, w.e.f. 25 June 2026, name of Bajaj Finserv Asset Management Limited (Promoter group) has been changed to Bajaj Asset Management Limited.
Textual Information(2)	As per proviso of Rule 19 (2) (b) of SEBI SCRR 1957, the Company will increase its public shareholding to at least twenty five percent within a period of five years from the date of listing of the securities, in the manner specified by the SEBI.

Individuals/Hindu undivided Family		
Sr. No.	1	
Name of the Shareholders (I)	Sanjivnayan Bajaj	Click here to go back
PAN (II)		Total
No. of fully paid up equity shares held (IV)	0	0
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	0	0
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0
Number of Voting Rights held in each class of securities (IX)		
Class eg:X	0	0
Total	0	0
Total as a % of Total Voting rights	0	0
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	0	0
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0	0
Number of equity shares held in dematerialized form (XVIII)	0	0
Reason for not providing PAN		
Reason for not providing PAN		
Shareholder type	Promoter Group	

Any Other (specify)							
Sr. No.	1	2	3	4	5	6	7
Category	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate
Name of the Shareholders (I)	Bajaj Finance Limited	Bajaj Finserv Limited	Bajaj General Insurance Limited	Bajaj Life Insurance Limited	Bajaj Financial Securities Limited	Bajaj Asset Management Limited	Bajaj Finserv Direct Limited
PAN (II)							
No. of the Shareholders (I)	1	0	0	0	0	0	0
No. of fully paid up equity shares held (IV)	7224403845	0	0	0	0	0	0
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	7224403845	0	0	0	0	0	0
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	86.7	0	0	0	0	0	0
Number of Voting Rights held in each class of securities (IX)							
Class eg: X	7224403845	0	0	0	0	0	0
Total	7224403845	0	0	0	0	0	0
Total as a % of Total Voting rights	86.7	0	0	0	0	0	0
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	7224403845	0	0	0	0	0	0
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	86.35	0	0	0	0	0	0
Number of equity shares held in dematerialized form (XVIII)	7224403845	0	0	0	0	0	0
Reason for not providing PAN							
Reason for not providing PAN							
Shareholder type	Promoter	Promoter	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group

Any Other (specify)							
Sr. No.	8	9	10	11	12	13	14
Category	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate
Name of the Shareholders (I)	Bajaj Finserv Health Limited	Bajaj Finserv Mutual Fund Trustee Limited	Bajaj Finserv Ventures Limited	Bajaj Holdings & Investment Limited	Pennant Technologies Private Limited	Snapwork Technologies Private Limited	VH Medcare Private Limited
PAN (II)							
No. of the Shareholders (I)	0	0	0	0	0	0	0
No. of fully paid up equity shares held (IV)	0	0	0	0	0	0	0
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	0	0	0	0	0	0	0
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0	0	0	0	0	0
Number of Voting Rights held in each class of securities (IX)							
Class eg: X	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0
Total as a % of Total Voting rights	0	0	0	0	0	0	0
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	0	0	0	0	0	0	0
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0	0	0	0	0	0	0
Number of equity shares held in dematerialized form (XVIII)	0	0	0	0	0	0	0
Reason for not providing PAN							
Reason for not providing PAN							
Shareholder type	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group

Any Other (specify)							
Sr. No.	15	16	17	18	19	20	21
Category	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate	Bodies Corporate
Name of the Shareholders (I)	Vidal Health Insurance TPA Private Limited	Vidal Healthcare Services Private Limited	Bajaj Financial Distributors Limited	Bajaj AIF Trustee Limited	Bajaj Alternate Investment Management Limited	SRB & Family LLP	SNRS Family LLP
PAN (II)							
No. of the Shareholders (I)	0	0	0	0	0	0	0
No. of fully paid up equity shares held (IV)	0	0	0	0	0	0	0
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	0	0	0	0	0	0	0
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0	0	0	0	0	0
Number of Voting Rights held in each class of securities (IX)							
Class eg: X	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0
Total as a % of Total Voting rights	0	0	0	0	0	0	0
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	0	0	0	0	0	0	0
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0	0	0	0	0	0	0
Number of equity shares held in dematerialized form (XVIII)	0	0	0	0	0	0	0
Reason for not providing PAN							
Reason for not providing PAN							
Shareholder type	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group	Promoter Group

Any Other (specify)	
Sr. No.	
Category	Click here to go back
Name of the Shareholders (I)	
PAN (II)	Total
No. of the Shareholders (I)	1
No. of fully paid up equity shares held (IV)	7224403845
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	7224403845
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	86.7
Number of Voting Rights held in each class of securities (IX)	
Class eg: X	7224403845
Total	7224403845
Total as a % of Total Voting rights	86.7
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	7224403845
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	86.35
Number of equity shares held in dematerialized form (XVIII)	7224403845
Reason for not providing PAN	
Reason for not providing PAN	
Shareholder type	

Any Other (specify)			
Sr. No.	1	2	
Category	Bodies Corporate	Bodies Corporate	
Name of the Shareholders (I)	Bajaj Technology Services Inc	VH International LLC	Click here to go back
PAN (II)	ZZZZZ9999Z	ZZZZZ9999Z	Total
No. of the Shareholders (I)	0	0	0
No. of fully paid up equity shares held (IV)	0	0	0
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	0	0	0
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0	0	0
Number of Voting Rights held in each class of securities (IX)			
Class eg: X	0	0	0
Total	0	0	0
Total as a % of Total Voting rights	0	0	0
Total No. of shares on fully diluted basis (including warrants and Convertible Securities etc.) (XI)=(VII+X)	0	0	0
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0	0	0
Number of equity shares held in dematerialized form (XVIII)	0	0	0
Reason for not providing PAN			
Reason for not providing PAN	Textual Information(1)	Textual Information(2)	
Shareholder type	Promoter Group	Promoter Group	

Text Block	
Textual Information(1)	Not applicable since foreign body corporate.
Textual Information(2)	Not applicable since foreign body corporate.

Any Other (specify)				
Sr. No.	1	2	3	
Category	HUF	Trusts	Employees	
Category / More than 1 percentage	Category	Category	Category	
Name of the Shareholders (I)				Click here to go back
PAN (II)				Total
No. of the Shareholders (I)	29151	16	734	29901
No. of fully paid up equity shares held (IV)	26098411	45744	1861623	28005778
Total nos. shares held (VII) = (IV)+ (V)+ (VI)	26098411	45744	1861623	28005778
Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	0.31	0	0.02	0.33
Number of Voting Rights held in each class of securities (IX)				
Class eg: X	26098411	45744	1861623	28005778
Total	26098411	45744	1861623	28005778
Total as a % of Total Voting rights	0.31	0	0.02	0.33
No. Of Outstanding ESOP Granted (XC)	0	0	21505761	21505761
No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	0	0	21505761	21505761
Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	26098411	45744	23367384	49511539
Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of (A+B+C2)	0.31	0	0.28	0.59
Number of equity shares held in	26098411	45744	1861623	28005778

dematerialized form (XIV)				
Reason for not providing PAN				
Reason for not providing PAN				
Sub-categorization of shares				
Shareholding (No. of shares) under				
Sub-category (i)	0	0	0	0
Sub-category (ii)	0	0	0	0
Sub-category (iii)	0	0	0	0