

LETTER OF OFFER

Part I

Proposed Date of Issue (Value Date) : 17.12.2024

Credit Rating For CP	Date Of Rating	Validity for Issuance	Validity Period for Rating	For Amount (Rs)	CRA
IND A1+	06.12.2024	30 DAYS	One Year	9000.00 Crores	India Rating
CRISIL A1+	09.12.2024	30 DAYS	One Year	9000.00 Crores	CRISIL Rating

Conditions (If Any) : NIL

Exact purpose Of Issue of CP : The funds raised through this issue will be utilized for augmenting short term resources of the company to support various activities such as lending, repayment of existing loans, statutory requirements, and working capital requirements

Credit Support (If Any) : Nil (Stand Alone)

Description of Instrument : Commercial Paper

Amount : Rs. 250.00 Crores

Issued By : Bajaj Housing Finance Limited

In Favour of : ICICI PRUDENTIAL LIQUID FUND

Net Worth of the Gurantor Company : NA

Names of Companies To which Gurantor Has Issued Similar Gurantee : NA

Extent of The Guarantee Offered By The Gurantor Company : NA

Conditions Under Which The Guarantee Will Be Invoked : NA

Details of Current Tranche :

ISIN	Amount (Rs)	Maturity Date	Current Credit Rating	Validity Period of Rating	CRA
INE377Y14AY7	250.00 Crores	17.03.2025	IND A1+	One Year	India Rating

Name and Address of the Trustee : NIL

Listing: Proposed to be Listed

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in

Corporate Office: 5th Floor, B2 Building, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune 411014, Maharashtra

Registered Office: Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune 411035, Maharashtra

Corporate Identity Number (CIN): L65910PN2008PLC132228

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



**FINSERV**

Issuing and paying Agent : Central Bank of India , Corporate Finance Branch , Fort , M.G. Road , MUMBAI - 400023

Market Conventions : FIMMDA CONVENTIONS
 CP Borrowing Limit : Rs. 9000.00 Crores
 Supporting Board Resolution for CP Borrowing Resolution Dated : 22nd July 2024
 Total CP Outstanding (As on Date) : Rs. 1250.00 Crores (Face Value)
 Details of CPs issued during the last 15 months * : Refer Annexure

*** Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date**

Details of Other Debt Instruments Outstanding: : Refer Annexure
 Bank fund based facilities from banks/Financial Institutions, if any : Refer Annexure
 Name and Address of Issuer : Bajaj Housing Finance Limited , Cerebrum IT Park , , B2, Building, 5th Floor, Kumar City , Pune - 411014
 Line of Business : Housing Finance
 M.D./ C.E.O. : Shri Atul Jain (MD)
 Group Affiliation (If Any) : Bajaj Finserv Group

Financial Summary (Rs in Crores)	6 M FY 24 - 25	FY 2024	FY 2023	FY 2022
. Equity	8,328.15	6,712.16	6,712.16	4,883.33
. Net worth	18,785.39	12,233.50	10,503.19	6,741.36
. Investment In Subsidiaries/Affiliates	0.00	0.00	0.00	0.00
. Total Debt Outstanding	74,474.61	69,129.32	53,745.39	41,492.32
. -Other Debt	0.00	0.00	0.00	0.00
. Gross Income	4,618.97	7,617.71	5,665.44	3,767.13
. Operating Profit (PBITD)	4,269.81	6,893.53	4,944.78	3,140.93
. Gross Profit (PBSD)	1,357.40	2,200.92	1,733.41	985.62
. Net Profit (Post Tax)	1,028.21	1,731.22	1,257.80	709.14

*All Numbers are as per IND AS Financials

Audit Qualification (If Any) : Nil
 Material Litigation, If Any : Please refer Annual report
 Regulatory Strictures, If Any : Nil
 Details of Default of CPs, Including Technical Delay in Redemption During Past Three Years : Nil
 Details of Default and Delay in Redemption of Any Other Borrowing of Any Other Borrowings During Last : Nil

For **Bajaj Housing Finance Limited**

Rahul Gupta
 Authorized Signatories of the Issuer

Date : 11.12.2024

Original/Authenticated Copy of Any Document Related to Above Information will be Made Available to the Investors on Request.

BAJAJ HOUSING FINANCE LIMITED

www.bajajhousingfinance.in





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DEAL CONFIRMATION NOTE / CONTRACT NOTE

Date of Contract : 11.12.2024 Due Date * : 17.03.2025
CP (Maturity Value) : Rs.250.00 Crores Disc. Rate : 7.19 % p a
Price : 98.2580
Issue Reference : BHFL/CP/A/253 ISIN Code : INE377Y14AY7

Credit Rating Issued By	Date Of Rating	Validity for Issuance	Validity Period for Rating	For Amount (Rs)
IND A1+	06.12.2024	30 DAYS	One Year	9000.00 Crores
CRISIL A1+	09.12.2024	30 DAYS	One Year	9000.00 Crores

Conditions (If Any) : NIL
Name of Guarantor/Trustee : NIL
Credit Support (If Any) : Nil (Stand Alone)
Description of Instrument : Commercial Paper
Amount : Rs.250.00 Crores
Issued By : Bajaj Housing Finance Limited
In Favor of : ICICI PRUDENTIAL LIQUID FUND
Conditions if Any : NIL
Details of Rating of Current Tranche : IND A1+ (India Rating)
Issuing and Paying Agent : Central Bank of India , Corporate Finance Branch , Fort , M.G. Road , MUMBAI - 400023

*** Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in demat.**

Seller of CP : Bajaj Housing Finance Limited
Purchaser of CP : ICICI PRUDENTIAL LIQUID FUND

BAJAJ HOUSING FINANCE LIMITED

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SETTLEMENT INSTRUCTIONS

Value Date : 17.12.2024

Fund - Please Credit to (Account Details)/ Issue Pay Order Favouring : Central Bank of India CP Ac/No. 3629894538
(IFSC Code - CBIN0283007)
Bajaj Housing Finance Limited
Rs.2,456,450,000.00 (Rupees Two Hundred Forty Five Crore Sixty Four Lakh Fifty Thousand Only)

CP - Please Deliver to (DP Account Details) : [IN300126] HDFC BANK

Client No : 11218417

LEI NO : 335800SMB1SBAU9WHJ26

Market Conventions : FIMMDA CONVENTIONS

The Deal is Done By :

(On Behalf of Seller) : Mr. Soheb Khan

(On Behalf of Purchaser) : Mr. Nikhil Kabra

On (Trade Date) : 11.12.2024

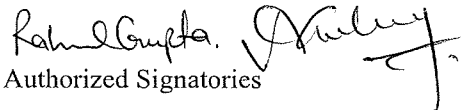
At (Time) : ::

Over Phone / In Person :

No Recourse is Available to the Purchaser of CP Against Previous Holders of The CP.

This Contract Note is Executed By

For Bajaj Housing Finance Limited


Authorized Signatories

(on behalf of Seller of CP)

(on behalf of Purchaser of CP)

Note: Issuer is the Seller of CP in case of Primary Market Deal.

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