

**FINSERV****LETTER OF OFFER****Part I**

Proposed Date of Issue (Value Date) : 23.12.2024

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. 500.00 Crores

Issued By : Bajaj Housing Finance Limited

In Favour of : HDFC Trustee Company Ltd. A/C HDFC 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
INE377Y14AZ4	500.00 Crores	24.03.2025	IND A1+	One Year	India Rating

Name and Address of the Trustee : NIL

Listing: Proposed to be Listed

BAJAJ HOUSING FINANCE LIMITEDwww.bajajhousingfinance.inCorporate 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: bhfwecare@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. 1500.00 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 (PBTD)	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**

Authorized Signatories of the Issuer

Date : 20.12.2024

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

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