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BAJAJ FINSERV

HIS IS A PUBLIC ANNOUNCEMENT FOR INFORMATION PURPOSES ONLY AND IS NOT A PROSPECTUS ANNOUNCEMENT AND DOES NOT CONSTITUTE AN INVITATION OR OFFER TO ACQUIRE, PURCHASE OR SUBSCRIBE TO SECURITIES. NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION DIRECTLY OR INDIRECTLY OUTSIDE INDI Initial Public Offer of equity shares on the main board of BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE", and together with BSE, the "Stock Exchanges") in compliance with Chapter II of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations. 2018. as amended ("SEBI ICDR Regulations").



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BAJAJ HOUSING FINANCE LIMITED

Our Company was originally incorporated as 'Bajaj Financial Solutions Limited' at Pune, Maharashtra as a public limited company under the Companies Act, 1956, pursuant to a certificate of incorporation dated June 13, 2008, issued by the Registrar of Companies, Maharashtra at Pune (**"RoC"**) and was granted its certificate for commencement of business on September 24, 2008 by the RoC. Thereafter, the name of our Company was changed to 'Bajaj Housing Finance Limited' with a fresh certificate of incorporation dated November 14, 2014 issued by the Assistant Registrar of Companies, Pune. Our Company has also been granted a certificate of registration dated September 24, 2015 by the NHB bearing registration number 09.0127.15 to commence/carry on the business of a housing finance institution without accepting public deposits. For details, please see *"History and Certain Corporate Matters*" on page 255 of the Red Herring Prospectus dated August 30, 2024 (**"RHP"** or "**Red Herring Prospectus**") filed with the RoC. **Registered Office:** Bajaj Auto Limited Complex, Mumbai-Pune Road, Akurdi, Pune - 411 035, Maharashtra, India; **Corporate Office:** 5th Floor, B2, Cerebrum IT Park, Kumar City, Kalyani Nagar, Pune - 411014, Maharashtra, India

Tel: 020 71878060; Website: www.bajajhousingfinance.in; Contact person: Atul Patni, Company Secretary and Compliance Officer; E-mail: bhflinvestor.service@bajajfinserv.in; Corporate Identity Number: U65910PN2008PLC132228

THE PROMOTERS OF OUR COMPANY: BAJAJ FINANCE LIMITED AND BAJAJ FINSERV LIMITED

INITIAL PUBLIC OFFER OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH ("EQUITY SHARES") OF BAJAJ HOUSING FINANCE LIMITED ("COMPANY") FOR CASH AT A PRICE OF ₹[•] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹[•] PER EQUITY SHARE) ("OFFER PRICE") AGGREGATING UP TO ₹65,600.0 MILLION (THE "OFFER") COMPRISING A FRESH ISSUE OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹35,600.0 MILLION ("FRESH ISSUE") AND AN OFFER FOR SALE (THE "OFFER FOR SALE") OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹30,000.0 MILLION BY BAJAJ FINANCE LIMITED ("PROMOTER SELLING SHAREHOLDER") ("OFFERED SHARES"). THE OFFER FOR SALE") OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH AGGREGATING UP TO ₹30,000.0 MILLION BY BAJAJ FINANCE LIMITED ("PROMOTER SELLING SHAREHOLDER") ("OFFERED SHARES"). THE OFFER SHALL CONSTITUTE [•]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY. THE OFFER INCLUDES A RESERVATION OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹2,000.0 MILLION (CONSTITUTING UP TO [•]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL) FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES ("EMPLOYEE RESERVATION PORTION") AND A RESERVATION OF UP TO [•] EQUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹5,000.0 MILLION (CONSTITUTING UP TO [•] & QUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹5,000.0 MILLION (CONSTITUTING UP TO [•] & QUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹5,000.0 MILLION (CONSTITUTING UP TO [•] & QUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹5,000.0 MILLION (CONSTITUTING UP TO [•] & QUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹5,000.0 MILLION (CONSTITUTING UP TO [•] & QUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹5,000.0 MILLION (CONSTITUTING UP TO [•] & QUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹5,000.0 MILLION (CONSTITUTING UP TO [•] & QUITY SHARES OF FACE VALUE OF ₹10 EACH, AGGREGATING UP TO ₹5,000.0 MILLION (CONSTITUTING UP TO [•] & QUITY SHARE

Name of Selling Shareholder	Туре	Number of Equity Shares offered / amount (₹ In Million)	Weighted Average Cost of Acquisition Per Equity Share (in ₹)*
Bajaj Finance Limited	Promoter Selling Shareholder	Up to [●] Equity Shares of face value of ₹10 each aggregating up to ₹30,000.0 million	12.2

*As certified by the Statutory Auditors of our Company, by way of their certificate dated August 30, 2024.

Our Company: We are a non-deposit taking Housing Finance Company registered with the National Housing Bank since September 24, 2015, offering mortgage products include home loans, loans against property, lease rental discounting and developer financing. We have also been identified and categorized as an "Upper Layer" NBFC by the RBI in India (please refer page 248 of the RHP).

The Offer is being made through the Book Building Process in accordance with Regulation 6(1) of the SEBI ICDR Regulations QIB Portion: Not more than 50% of the Net Offer | Non-Institutional Portion: Not less than 15% of the Net Offer | Retail Portion: Not less than 35% of the Net Offer Employee Reservation Portion: Up to [•] Equity Shares aggregating up to ₹ 2,000.0 Million Shareholders Reservation Portion: Up to [•] Equity Shares aggregating up to ₹ 5,000.0 Million

PRICE BAND: ₹ 66 TO ₹ 70 PER EQUITY SHARE OF FACE VALUE OF ₹10 EACH.

THE FLOOR PRICE AND THE CAP PRICE ARE 6.6 TIMES AND 7.0 TIMES THE FACE VALUE OF THE EQUITY SHARES RESPECTIVELY.

BIDS CAN BE MADE FOR A MINIMUM OF 214 EQUITY SHARES AND IN MULTIPLES OF 214 EQUITY SHARES THEREAFTER.

In accordance with the recommendation of the Independent Directors of our Company, pursuant to their resolution dated September 2, 2024, the above provided price band is justified based on quantitative factors/ KPIs disclosed in the 'Basis for Offer Price' section beginning on page 116 of the RHP vis-a-vis the weighted average cost of acquisition ("WACA") of primary and secondary transaction(s), as applicable, disclosed in 'Basis for Offer Price' section beginning on page 116 of the RHP.

In making an investment decision and purchase in the Offer, potential investors must only rely on the information included in the RHP and the terms of the Offer, including the merits and risks involved and not rely on any other external sources of information about the Offer available in any manner.

RISKS TO INVESTORS

For details refer to section titled "Risk Factors" on page 36 of the RHP

Recoverability of Collateral and Default Risk: A 1. substantial portion of our loan portfolio is exposed to events affecting the real estate sector. Any adverse developments in the real estate sector may lead to an increase in impairment losses and adversely affect our business, results of operations, cash flows and financial condition. If we are unable to repossess the collateral or recover the collateral value or the sums due from defaulted loans, our profitability may be materially and adversely affected. Gross Non-Performing Assets Risk: Higher Gross Non-2. Performing Assets/Stage 3 Assets could adversely impact our credit ratings and translate into an increase in our cost of funds. Any change in the Expected Credit Loss Provision (Stage 3), Provision Coverage Ratio, Capital to Risk (Weighted) Assets Ratio and regulatory-mandated provisions may have material adverse effect on our business, results of operations, profitability. Our GNPA, NNPA, ECL, PCR, CRAR ratio are as follows:

As at

			As at		
Particulars	June 30, 2024	June 30, 2023	March 31, 2024	March 31, 2023	March 31, 2022
GNPA (%)	0.28%	0.23%	0.27%	0.22%	0.31%

Particulars	June 30, 2024	June 30, 2023	March 31, 2024	March 31, 2023	March 31, 2022
NNPA (%)	0.11%	0.08%	0.10%	0.08%	0.14%
ECL (₹ in					
millions)	1,402.3	999.0	1,374.4	873.4	794.7
PCR (%)	59.4%	65.9%	63.7%	63.6%	54.3%
CRAR (%)	23.82%	22.52%	21.28%	22.97%	19.71%

- 3. Concentration Risk: 85.2% of our total Asset Under Management as at June 30, 2024 is concentrated in the states of Maharashtra, Karnataka, Telangana, Gujarat and New Delhi.
- 4. Interest Rate Risk: Any significant change or volatility in interest rates can impact our Net Interest Income, Net Interest Margin. Our Net Interest Margin for 3 months ended June 30, 2024, June 30, 2023, FY24, FY23, and FY22 was 3.9%, 4.4% 4.1%, 4.5% and 4.0% respectively.
- 5. Asset Liability Mismatch Risk: We may face potential liquidity risks due to mismatches in the maturity of our assets and liabilities.

Continued on next page.

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The following table sets forth the maturity patterns of certain items of assets and liabilities as at June 30, 2024:

						As at June	30, 2024				
	1 to 7 days	8 to 14 days	15 to 30/31 days		Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to one year	Over one year to 3 years	Over 3 to 5 years	Over 5 years	Total
Total Inflows (A)	16,472.8	21,829.5	18,601.4	18,533.3	26,186.1	56,016.3	132,226.3	292,038.0	177,792.8	399,463.0	1,159,159.5
Cumulative Total Inflows (B)	16,472.8	38,302.3	56,903.7	75,437.0	101,623.1	157,639.4	289,865.7	581,903.7	759,696.5	1,159,159.5	
Total Outflows (C)	9,325.4	20,499.5	17,958.5	15,217.7	24,992.3	50,204.3	131,875.8	407,294.2	182,710.9	299,080.9	1,159,159.5
Cumulative Total Outflows (D)	9,325.4	29,824.9	47,783.4	63,001.1	87,993.4	138,197.7	270,073.5	677,367.7	860,078.6	1,159,159.5	
Gap (E=A-C)	7,147.4	1,330.0	642.9	3,315.6	1,193.8	5,812.0	350.5	(115,256.2)	(4,918.1)	100,382.1	
Cumulative Gap (F=B-D)	7,147.4	8,477.4	9,120.3	12,435.9	13,629.7	19,441.7	19,792.2	(95,464.0)	(100,382.1)	-	
Cumulative Gap as a % (F/D)	76.6%	28.4%	19.1%	19.7%	15.5%	14.1%	7.3%	(14.1)%	(11.7)%	0.0%	
Regulatory Permissible Limits	(10%)	(10%)	(20%)	-	-	-	-	-	-	-	

- 6. Concentration of Loans Risk: We are exposed to risks related to concentration of loans to certain customers. As at June 30, 2024, loans to our top 10 and 20 largest customers amounted to 6.2% and 8.8% of our total outstanding loans.
- 7 We will not receive any proceeds from the Offer for Sale portion and the same will be received by the Selling Shareholder.
- 8. The average cost of acquisition of Equity Shares held by the Promoter Selling Shareholder is ₹ 12.2, which may be lower than the Offer Price. The Floor Price and Cap Price are 5.4 times and 5.7 times the average cost of acquisition of Promoter Selling Shareholder, respectively.
- 9. Price/ Earning (P/E) ratio based on basic and diluted EPS for Financial Year 2024 is 25.4 and 26.9 times at the lower and upper end of the Price Band, respectively, as compared to the average industry peer group PE ratio of 20 times.

12. WACA, Floor Price and Cap Price	12.	WACA,	Floor F	Price and	Cap Price
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Past transactions	Weighted average cost of acquisition (₹)*	Floor Price	Cap Price
Weighted average cost of acquisition (WACA) of Primary issuances	18.1	3.6 times	3.9 times
Weighted average cost of acquisition (WACA) of Secondary transactions	NA	NA	NA

*As certified by Statutory Auditors, by way of their certificate dated August 30, 2024

13. The 7 BRLMs associated with the Offer have handled 91 public issues in the past three financial years, out of which 21 issues have closed below the offer price on the listing date

11. WACA for all	023 and 2022 is shares transa	14.3%.	18 months and	Name of the BRLM	Total Public Issues	Issues closed below the issue price on listing date
Period	Weighted Average Cost of Acquisition (in ₹)*	Cap Price is 'X' times the Weighted Average Cost of Acquisition	Range of acquisition price: Lowest Price – Highest Price (in ₹)*	Kotak Mahindra Capital Company Limited* BofA Securities India Limited* Axis Capital Limited* Goldman Sachs (India) Securities Private Limited* SBI Capital Markets Limited*	8 - 9 - 4	- - 3 - -
Last 1 year	18.1	3.9	18.1	JM Financial Limited*	7	-
Last 18 months	18.1	3.9	18.1	IIFL Securities Limited* Common Issues handled by the	10	-
Last 3 years	15.3	4.6	13.7-18.1	BRLMs	53	18
*As certified by St August 30, 2024	atutory Auditors	s, by way of the	ir certificate dated	Total*Issues handled where there were no co	91 mmon BRL	21 Ms.

ANCHOR INVESTOR BIDDING DATE : FRIDAY, SEPTEMBER 6, 2024⁽¹⁾

BID/OFFER PERIOD

BID/OFFER OPENS ON : MONDAY, SEPTEMBER 9, 2024⁽¹⁾

BID/OFFER CLOSES ON : WEDNESDAY, SEPTEMBER 11, 2024

(1) Our Company in consultation with the BRLMs, may consider participation by Anchor Investors in accordance with the SEBI ICDR Regulations. The Anchor Investor Bid/ Offer Period shall be one Working Day prior to the Bid/ Offer Opening Date. *The UPI mandate end time and date shall be at 5:00 p.m. on Bid/Offer Closing Date.

Continued on next page...

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.continued from previous page.

An indicative timetable in respect of the Offer is set out below:

	Bid/Offer Period (except the	e Bid/Offer Closing Date)	
Submission and Revision in Bids	Only between 10.00 a.m. and 5.00 p.m. IST		
	Bid/Offer Clo	sing Date*	
Submission of electronic applications (online ASBA throug Eligible Shareholders Bidding in the Shareholders Reserva	h 3-in-1 accounts) for RIBs, Eligible Employees Bidding in the Employee		Only between 10.00 a.m. and up to 5.00 p.m. IST
	online channels like internet banking, mobile banking and syndicat	e ASBA applications through UPI as	Only between 10.00 a.m. and up to 4.00 p.m. IST
Submission of electronic applications (syndicate non-retail Submission of Physical Applications (Bank ASBA)			Only between 10.00 a.m. and up to 3.00 p.m. IST Only between 10.00 a.m. and up to 1.00 p.m. IST
	onindividual applications where Bid Amount is more than ₹0.50 millio	(au	Only between 10:00 a.m. and up to 1:00 p.m. IST
Submission of physical applications (syndicate non-retail, in	Modification/ Revision/		
Upward Revision of Bids by QIBs and Non-Institutional Bid			Only between 10.00 a.m. and up to 4.00 p.m. IST on Bid/Offer Closing Date
Upward or downward Revision of Bids or cancellation of B Shareholders Bidding in the Shareholders Reservation Po	Only between 10.00 a.m. and up to 5.00 p.m. IST		
UPI mandate end time shall be 5:00 p.m. on the Bid/ Offer Closing L QIBs and Non-Institutional Bidders can neither revise their bids do Bid / Offer Period			
	Event		Indicative Date
BID/Offer Opens on			Monday, September 9, 2024 ⁽¹⁾
BID/offer Closes on			Wednesday, September 11,2024 ⁽²⁾
Finalisation of Basis of Allotment with the Designated	Stock Exchange		On or about Thursday, September 12, 2024
Initiation of refunds (if any, for Anchor Investors)/unbl	On or about Friday, September 13, 2024		
Credit of Equity Shares to dematerialized accounts of	On or about Friday, September 13, 2024		
Commencement of trading of the Equity Shares on the	On or about Monday, September 16, 2024		
Our Company, in consultation with the BRLMs, may consider partic UPI mandate end time and date shall be at 5:00 pm IST on Bid/ Offe			ng Date in accordance with the SEBI ICDR Regulations
 # Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, For further details, check section on ASBA. Mandatory in public issues. No cheque will be accepted. 	in ASBA form and abridged prospectus and also please refer to the section "Offer Procedure" on page 502 of the be downloaded from the websites of the Stock Exchanges and can be obtained from the list of banks that yes&intmld=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please	RHP: The process is also available on the website of Association of is displayed on the website of SEBI at www.sebi.gov.in/sebiweb refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UI lance with the requirements of the SEBI Circular dated November 1	application size of up to ₹ 500,000 in the Non-Institutional Portion. For details on the ASBA and UPI process, please refer to the details given Investment Bankers of India ("AIBI") and Stock Exchanges and in the General Information Document. ASBA bid-cum-application forms can //other/OtherAction.do?doRecognisedFpi=yes&intmld=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi= // mechanism may apply through the SCSBs and motion and motion whose names appear on the website of SEBI, as updated from time to 1, 2018 as amended. For Offer related queries, please contact the BRLMs on their respective email IDs as mentioned below. For UPI related
Offer Period not exceeding 10 Working Days. In cases of force majeure, banking stri for reasons to be recorded in writing, extend the Bid/ Offer Period, if applicable, shall be v revision in the Price Band and the revised Bid/ Offer Period, if applicable, shall be v also by indicating the change on the respective websites of the BRLMs and at the ("SCSBS"), the Designated Intermediaries and the Sponsor Banks, as applicable. This Offer is being made in terms of Rule 19(2)(b) of the SCRR read with Regulat Process in accordance with Regulation 6(1) of the SEBI ICDR Regulations wherein Offer shall be available for allocation on a proportionate basis to Qualified Institutic consultation with the BRLMs, may allocate up to 60% of the QIB Portion to Anchor I Investor Portion "), of which at least one-third shall be available for allocation to do above the Anchor Investor Allocation Price. In the event of under-subscription or nor Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation to above the Anchor Investor Allocation Price. In the event of Bidders (other than An Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% Portion will be added to the remaining QIB Portion for proportionate allocation to o Institutional Bidders out of which (a) one-third of such portion size of more than ₹ allocated to applicants in the other sub-category of Non-Institutional Bidders and nc (" RIBs ") in accordance with the SEBI ICDR Regulations, subject to valid Bids be in the Offer. Anchor Investors are not permitted to participate in the Anchor Investor Iproportion te basis to Eligible Employees applying under the Employee Reservation of the Offer. Anchor Investors are not permitted to participate in the Anchor Investor Shareholders Reservation Portion, subject to valid Bids being reportion shall be eraver and permitted to participate in the Anchor Investor Inproportionate basis to Eligible Employees applying under the Employee Reservation of the Offer. Anchor Investors are not	ke or similar unforeseen circumstances, our Company, in consultation with the BRLMs, may of one Working Day, subject to the Bid/Offer Period not exceeding 10 Working Days. Any widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and a terminals of the Syndicate Members and by intimation to Self-Certified Syndicate Banks ion 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building in terms of Regulation 32(1) of the SEBI ICDR Regulations, not more than 50% of the Net onal Buyers ("QIBs", and such portion, the "QIB Portion") provided that our Company, in nvestors on a discretionary basis in accordance with the SEBI ICDR Regulations ("Anchor mestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or n-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the on a proportionate basis only to Mutual Funds, subject to valid Bids being received at or above the of the QIB Portion, the balance Equity Shares available for allocation in the Mutual Funds of the QIB Portion, the balance Equity Shares available for allocation in Non- piciants with application size of more than ₹200,000 and up to ₹1,000,000, and (b) two-third 1,000,000, provided that the unsubscribed portion in either of such sub-categories may be t less than 35% of the Net Offer shall be available for allocation to Retail Individual Bidders ing received from them at or above the Offer Price. All potential Bidders (except Anchor Amount ("ASBA") process by providing details of their respective bank accounts (including Bid amount will be blocked by the SCSBs or the Sponsor Banks, as applicable, to participate Portion, subject to valid Bids received from them at or above the Offer Price. Furthermore, lable for allocation on a proportionate basis only to Eigible Shareholders bidding in the e Offer Price. For details, see "Offer Procedure" on page 502 of the RHP. UPI Bidders bidding through the tDP ID, PAN, Client ID available in the Bid c	dated March 30, 2022 read with press release dated Mic Contents of the Memorandum of Association of our and Certain Corporate Matters" on page 255 of the Ri further details, please see the section titled "Material Cor Liability of the members of our Company: Limited by si Amount of share capital of our Company and Capita 9,000,000.000 Equity Shares of face value ₹ 10 each. T Shares of face value ₹ 10 each. For details, please see the Nemorandum of Association of our Company and Eagli F D'sa. For details of the share capital history of our Compan Listing: The Equity Shares that will be offered throug National Stock Exchange of India Limited ("NSE", and for the listing of the Equity Shares pursuant to their letter Red Herring Prospectus and the Prospectus shall be for Inspection" on page 532 of the RHP. Disclaimer Clause of NSE (Designated Stock Exchange B either the Offer or the specified securities or the offered docu Disclaimer Clause of NSE D = 1: its to be distinctly understo been clause of NBE : It is to be distinctly understo been clause of NHB : The Company ga va under Section 29A of the National Housing Bank Act, 11	al structure: As on the date of the RHP, the authorised share capital of the Company is ₹ 90,000,000,000 divided int he issued, subscribed and paid-up share capital of the Company is ₹ 78,195,752,730 divided into 7,819,575,273 Equit e section titled "Capital Structure" on page 98 of the RHP. ociation of our Company and the number of Equity Shares subscribed by them: The initial signatories to th inserv Limited, Rahulkumar Bajaj, Rajivnayan Bajaj, Madhur Bajaj, Sanjivnayan Bajaj, V. Sankara Raghavan, and Kevi ny, please see the section titled "Capital Structure" on page 98 of the RHP. In the Red Herring Prospectus are proposed to be listed on the Stock Exchanges, being BSE Limited ("BSE") an together with BSE, the "Stock Exchanges"). Our Company has received 'in-principle' approvals from BSE and NSI rs each dated July 30, 2024. For the purposes of the Offer, the Designated Stock Exchange shall be NSE. A copy of th illed with the RoC in accordance with Sections 26(4) and 32 of the Companies Act, 2013. For details of the materia the date of the Red Herring Prospectus until the Bid/ Offer Closing Date, see "Material Contracts and Documents for ment. The investors are advised to refer to page 471 of the RHP for the full text of the disclaimer clause of SEBI. ge]: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed the SE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised thet permission given by BSE should not in any way be deemed or construed that the Red Herring Prospectus ha correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to be the Red Herring Prospectus has correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 471 of the RHP for the full text of the disclaimer clause of NSE.

Eligible Shareholders: Individuals and HUFs who are public equity shareholders of our Promoters, (excluding such other persons not eligible to invest in the Offer under applicable laws, rules, regulations and guidelines and any depository receipt holder of our Promoters), as on the date of this Red Herring Prospectus. The maximum Bid Amount under the Shareholders Reservation Portion by an Eligible Shareholder shall not exceed ₹200,000.

- 2. On page 499 of the RHP, in the section titled "Offer Structure", the description of maximum bids in the Shareholders Reservation Portion of the Offer should be read as follows:
- Maximum Bids: Such number of Equity Shares and in multiples of 214 Equity Shares such that the maximum Bid Amount by each Eligible Shareholder does not exceed ₹200,000. 3. On page 508 of the RHP, in the section titled "Offer Procedure", under the heading "Bids by Eligible Shareholders", point number iv should be read as follows:
- The Bids must be for a minimum of 214 Equity Shares and in multiples of 214 Equity Shares thereafter, such that the maximum Bid Amount under the Shareholders Reservation Portion by an Eligible Shareholder does not exceed ₹200,000.

Bids by Eligible Shareholders in the Shareholders Reservation Portion (subject to Bid Amount being up to ₹200,000) and in the Employee Reservation Portion (as

Eligible Employees), shall not be treated as multiple Bids. Therefore, Eligible Shareholders bidding in the Shareholders Reservation Portion (subject to the Bid Amount being up to ₹200,000) and bidding in the Employee Reservation Portion (as Eligible Employees) can also Bid under the Net Offer and such Bids will not be treated as multiple Bids. Our Company reserves the right to reject, in its absolute discretion, all or any multiple Bids in any or all categories.

Accordingly, Eligible Shareholders Bidding in the Shareholders Reservation Portion can Bid up to a maximum Bid Amount of ₹200,000. Further, Eligible Shareholders Reservation Portion can also Bid in the Retail Portion or Non-Institutional Portion and Employee Reservation Portion (if eligible and subject to applicable limits), and such Bids will not be treated as multiple Bids.

The above changes are to be read in conjunction with the RHP and accordingly their references in the RHP (including but not limited to on page numbers 5, 7, 8, 9, 493 and 494 of the RHP) stand updated pursuant to this Addendum. The information in this Addendum supplements the RHP and updates the information in the RHP, as applicable. Investors should read the Addendum in conjunction with the RHP performance in the RHP and updates the information in the RHP, as applicable. Investors should read the Addendum in conjunction with the RHP performance in the Offer.

All capitalised terms used in this Addendum shall, unless the context otherwise requires, have the meaning ascribed to them in the RHP.

Please note that the Addendum does not reflect all the changes that have occurred between the date of filing of the RHP with the RoC and the date hereof, and accordingly does not include all the changes and/or updates that will be included in the Prospectus.

		В	OOK RUNNING LEAD MANAGER	S			REGISTRAR TO THE OFFER	COMPANY SECRETARY AND COMPLIANCE OFFICER
kotak [®] Investment Banking	BofA SECURITIES 🤎	AXIS CAPITAL	Goldman Sachs				KFINTECH	Atul Patni 5th Floor, B2 Cerebrum IT Park Kumar City, Kalyani Nagar
Kotak Mahindra Capital Company Limited 1 ^{af} Floor, 27 BKC, Plot No. C – 27, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India Tel: +91 22 4336 0000 E-mail: bhfl.ipo@kotak.com Website: https://investmentbank.kotak.com Investor Grievance ID: kmccredressal@kotak.com Contact Person: Ganesh Rane SEBI Registration Number: INM000008704	BofA Securities India Limited 18 th Floor, A Wing, One BKC, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India Tel: +91 22 66328000 E-mail: dg.bajaj_housing_finance_ipo@bofa. com Website: https://business.bofa.com/bofas-india Investor Grievance E-mail: dg.india_merchantbanking@bofa.com Contact Person: Lohit Sharma SEBI Registration Number: INM000011625	1 st Floor, Axis House, P.B. Marg, Worli, Mumbai - 400 025, Maharashtra, India Tel: +91 22 43252183 E-mail: bhfl.ipo@axiscap.in Website: www.axiscapital.co.in Investor Grievance E-mail: investor.grievance@axiscap.in Contact Person: Pavan Naik SEBI Registration No.: INM000012029	Goldman Sachs (India) Securities Private Limited 951-A, Rational House, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, Maharashtra, India Tel: +91 22 6616 9000 E-mail: bhflipo@gs.com Website: www.goldmansachs.com Investor Grievance E-mail: india- client-support@gs.com Contact Person: Mukarram Rajkotwala SEBI Registration Number: INM000011054	SBI Capital Markets Limited 1501, 15" Floor, A & B Wing, Parinee Crescenzo, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India Tel: +91 22 41968300 E-mail: bhfi.ipo@sbicaps.com Website: www.sbicaps.com Investor Grievance E-mail: investor.relations@sbicaps.com Contact Person: Karan Savardekar / Sambit Rath SEBI Registration No.: INM000003531	JM Financial Limited 7 th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025, Maharashtra, India Tel: +91 22 66303030 E-mail: bhfl.ipo@jmfl.com Website: www.jmfl.com Investor Grievance E-mail: grievance.ibd@jmfl.com Contact Person: Prachee Dhuri SEBI Registration No.: INM000010361	IIFL Securities Limited 24 [®] Floor, One Lodha Place, Senapati Bapat Marg Lower Parel (West), Mumbai - 400 013, Maharashtra, India Tel: +91 22 46464728 E-mail: bhfl.ipo@iiflcap.com Website: www.iiflcap.com Investor Grievance E-mail: ig.ib@iiflcap.com Contact Person: Mansi Sampat / Pawan Jain SEBI Registration No.: INM000010940	KFin Technologies Limited Selenium Tower B, Plot No. 31 and 32, Financial District, Nanakramguda, Serilingampally Hyderabad- 500 032, Telangana, India Tel: +91 40 6716 2222/ 18003094001 E-mail: bhfl.ipo@kfintech.com Investor grievance e-mail: einward.ris@kfintech.com Website: www.kfintech.com Contact Person: M. Murali Krishna SEBI Registration No.: INR000000221	Pune 411 014 Maharashtra, India Tel: 020 71878060 E-mail: bhflinvestor.service@bajajfinserv.in Investors may contact the Company Secretary and Compliance Officer or the Registrar to the Offer in case of any pre- Offer or post-Offer related grievances including non-receipt of letters of Allotment, non-crecit of Allotted Equity Shares in the respective beneficiary saccount, non-receipt of refund orders or non-receipt of funds by electronic mode, etc. For all Offer related queries and for redressal Of complaints, Investors may also write to the BRLMs.

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the section titled "*Risk Factors*" on page 36 of the RHP, before applying in the Offer. A copy of the RHP shall be available on website of SEBI at www.sebi.gov.in, websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.beindia.com and www.nseindia.com and oww.nseindia.com, respectively, and on the website of the Company at www.bajajhousingfinance.in and on the websites of the BRLMs, i.e. Kotak Mahindra Capital Company Limited, Axis Capital Limited, Axis Capital Limited, SBI Capital Markets Limited, JM Financial Limited and IIFL Securities Limited at https://investmentbank.kotak.com, https://business.bofa.com/bofas-india, www.axiscapital.co.in, www.jmfl.com and www.imfl.com, respectively.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of the abridged prospectus shall be available on the website of the Company, the BRLMs and the Registrar to the Offer at www.bajajhousingfinance.in, https://business.bofa.com/bofas-india, www.axiscapital.co.in, www.goldmansachs.com, www.sbicaps.com, www.bajajhousingfinance.in, https://investmentbank.kotak.com, https://business.bofa.com/bofas-india, www.axiscapital.co.in, www.goldmansachs.com, www.sbicaps.com, www.sbicaps.com, www.infl.com, www.infl.com,

AVAILABILITY OF BID CUM APPLICATION FORMS: Bid cum Application Forms can be obtained from the Registered Office of BAJAJ HOUSING FINANCE LIMITED, Tel: v91 22 4336 0000; BofA Securities India Limited, Tel: v91 22 6328000; Axis Capital Limited, Tel: v91 22 6328000; Axis Capital Limited, Tel: v91 22 40630300; JM Financial Limited, Tel: v91 22 40646728; Syndicate Members: Kotak Mahindra Capital Company Limited, Tel: v91 22 40646728; Syndicate Members: Kotak Securities Limited, Tel: v91 22 6616 9000; BI Capital Markets Limited, Tel: v91 22 4068300; JM Financial Limited, Tel: v91 22 40646728; Syndicate Members: Kotak Securities Limited, Tel: v91 22 6616 9000; SBI Capital Markets Limited, Tel: v91 22 406404728; Syndicate Members: Kotak Securities Limited, Tel: v91 22 6630300 and IIFL Securities Limited, Tel: v91 22 406404728; Syndicate Members: Kotak Securities Limited, Tel: v91 22 603030 and IIFL Securities Limited, Tel: v91 22 6030 and SBICAP Securities Limited, Tel: v91 22 6030 and SBICAP Securities Limited, Tel: v91 22 6030 and the select locations of the Sub-syndicate Members (as given below), SCSBs, Registered Brokers, RTAs and CDPs participating in the Offer. ASBA Forms will also be available on the websites of BSE and NSE and NSE and the Designated Brokers of SCSBs, the list of which is available at websites of the Stock Exchanges and SEBI.

Sub-Syndicate Members: Almondz Global Securities Ltd, Anand Rathi Share & Stock Brokers Ltd, Centrum Broking Ltd, Edelweiss Broking, Eurekha Stock & Share Brokers Ltd, Globe Capital Markets Ltd, IDEC Securities Ltd, IDEC Securities Ltd, JN Financial Services Limited, Kantilal Chhaganlal Securities P. Ltd, Keynote Capital Limited, KJMC Capital Markets Ltd, Kotak Securities Limited, Motilal Oswal Financial Services Limited, Nuvama Wealth and Investment Limited (*Formely known as Edelweiss Broking Limited*), Prabhudas Lilladher P. Ltd, Pravin Ratilal Share and Stock Brokers Ltd, Religare Broking Ltd, Religare Broking Ltd, SBICAP Securities Ltd, ShareKhan Limited, SMC Global Securities Ltd, Systematix Shares and Stock Brokers Ltd, Tradebulls Securities Limited and YES Securities Clinited

Escrow Collection Bank / Refund Bank : Axis Bank Limited

Public Offer Account Bank : HDFC Bank Limited • Sponsor Banks: Axis Bank Limited and HDFC Bank Limited

All capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For **BAJAJ HOUSING FINANCE LIMITED** On behalf of the Board of Directors

Place: Pune Date: September 2, 2024 Sd/-Atul Patni Company Secretary and Compliance Officer

BAJAJ HOUSING FINANCE LIMITED is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its Equity Shares and has filed the RHP with RoC. The RHP is available on the websites of the SEBI at www.sebi.gov.in, as well as on the websites of the Stock Exchanges i.e. BSE and NSE at www.bseindia.com and www.nseindia.com, respectively, on the website of the Company at www.bajajhousingfinance.in; and on the websites of the BRLMs, i.e. Kotak Mahindra Capital Company Limited, BofA Securities India Limited, Axis Capital Limited, Goldman Sachs (India) Securities Private Limited, SBI Capital Markets Limited, JM Financial Limited and IIFL Securities Limited at https://investmentbank.kotak.com/https://business.bofa.com/bofas-india, www.axiscapital.co.in, www.goldmansachs.com, www.sbicaps.com, wwww.

This announcement does not constitute an invitation or offer of securities for sale in any jurisdiction. The Equity Shares offered in the Offer have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended ("**U.S. Securities Act**") or any state securities law in the United States, and unless so registered and may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and in accordance with any applicable U.S. applicable state securities laws in the United States. Accordingly, the Equity Shares are only being offered and sold (a) in the United States only to "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales occur. There will be no public offering of securities in the United States.