### 32 districts recorded excess rain in July

**SANJANA BHALERAO** MUMBAI, AUGUST 1

THIRTY-TWO DISTRICTS across Maharashtra have received excess rainfall in July, the India Meteorological Department (IMD) data states. The Parbhani district in the Marathwada region – which was at the epicentre of the drought in the state – recorded the highest rainfall departure after recording 71 per cent beyond-normal showers in the month.

Kolhapur, Ratnagiri and Raigad districts, which are slowly recovering from the recent devastating landslides and floods, have received 40 per cent, 55 per cent and 27 per cent above-average rainfall for July, respectively.

The only four districts to record a deficient rain are Nandurbar (-50 per cent), Amravati (-27 per cent), Jalgaon (-25 per cent) and Buldhana (-20 per cent), it states.

The entire Konkan region, including Mumbai and Thane, and Madhya Maharashtra have recorded excess to largely excess rainfall. In Mumbai, July saw 37 per cent over the monthly normal or long-period average rain, data from the IMD's monitoring station in Santacruz states. The average rainfall in Mumbai in July is 827 mm.

With no active weather sysprevailing over Maharashtra in general and Mumbai in particular, the city is most likely to experience cloudy conditions. There is a possibility of monsoon revival between August 5 and 7, but the next spate of heavy downpours is not likely for the next 10 to 12 days, the IMD said.

As per the 24-hour forecast

#### **UDDHAV TO VISIT RAIN-HIT SANGLI**

**EXPRESS NEWS SERVICE** MUMBAI, AUGUST 1

Chief Minister Uddhav Thackeray will visit Sangli district in Western Maharashtra on Monday.

the floods last week. Earlier, the CM visited Mahad in Raigad, Chiplun in Ratnagiri, Satara and Kolhapur.

The area was affected by

He will travel to Kolhapur by a state plane and then visit areas like Bhilwadi, Ankalkhop, Kasbe Digras, Digras, Irwin pool, and Harbhat Road. Thackeray will also address a meeting at the collector's office.

issued for Mumbai, light to moderate rain is likely in the city and its suburbs along with occasional intense spells. There is a possibility of occasional gusty winds with speed reaching up to 40-50 kmph and up to 60 kmph in some areas of the city.

The remaining coastal districts in Maharashtra, which were recently battered by heavy rain leading to flooding, are also expected to see light to moderate showers with isolated heavy rain during the first week of

In 24 hours, ending at 8.30 am Sunday, the IMD's Santacruz observatory recorded 4.6 mm rainfall, while trace rainfall was recorded at the Colaba centre.

**BDD CHAWL REDEVELOPMENT** 

# Uddhav, Pawar evoke Marathi culture, pride: 'Don't let the chawl culture break down'



Chief Minister Uddhav Thackeray and NCP chief Sharad Pawar at the groundbreaking ceremony in Mumbai on Sunday. Ganesh Shirsekar

"Tomorrow you may shift

from chawl to the towers but

fall prey to temptations and not

and asmita (pride) get de-

stroyed," Thackeray said. He

added that the people residing in

the chawls have given a lot to the

grandparents, too, lived at

chawls in Dadar and he used to

frequently visit them during his

NCP chief Sharad Pawar

Prabodhankar

noted that Dr Babasaheb

Thackeray, Annabhau Sathe,

Acharya Atre and many great

personalities and revolutionar-

Thackeray said that his

Shiv Sena.

childhood.

Ambedkar,

#### **EXPRESS NEWS SERVICE** MUMBAI, AUGUST 1

THE GROUNDBREAKING ceremony for the redevelopment work at BDD chawls in Mumbai was held Sunday in presence of Chief Minister Uddhav Thackeray and NCP chief Sharad Pawar.

Thackeray is the second chief minister to preside over a groundbreaking ceremony at BDD chawla. Former CM and incumbent leader of opposition in state Assembly Devendra Fadnavis had done one during his tenure, but the project did not take off.

On Sunday, Thackeray evoked the history of BDD chawls and their role in the movement for a united Maharashtra, and said leaders, such as Vasudev Balwant Phadke, also stayed at the chawls. ies had lived in BDD chawls.

"One can see examples of don't let the chawl culture break unity and integrity at such a down. We have stayed in the place. People of various castes chawls for the entire life and this and religions stay together in the chawls for years and decades is your very own house so don't and we should preserve the history of such chawls," he said. let the roots of Marathi culture

He urged the residents of the chawls not to sell their hardearned property after redevelopment and not let the numbers of Marathi people in the city go down by migrating out.

Housing Minister Jitendra Awhad said the redevelopment work will be completed in the next three years. The proposal for giving houses to 3,000 policemen, retired police and those who are staying here prior to 2010 are also included in the redevelopment plan, the minister said.

#### **DAY AFTER LAD REMARK**

CM says no one should dare to threaten Sena, 'not BJP culture' says Fadnavis

**EXPRESS NEWS SERVICE** MUMBAI, AUGUST 1

IN A veiled attack on BJP MLC Prasad Lad, Chief Minister Uddhav Thackeray said Sunday no one should dare to threaten the Shiv Sena.

"You will not be able to stand on your own feet if Sena gives you one tight slap," Thackeray said at the BDD chawl groundbreaking ceremony. Recalling a dialogue from a film: "Thappad se darr nahi lagta sahab, pyar se lagta hai", the CM said the Sena was used to criticism but was afraid of sweet words.

His remarks come a day after Lad, a close confidante of BJP leader Devendra Fadnavis, said that when the time comes, they would "demolish the Sena Bhavan (Shiv Sena headquarters) at Dadar West".

Lad had later claimed the statement was blown out of proportion by media with other BJP leaders stepping in for damage control saying this was "not BJP culture".

"We don't believe in 'tod phod' politics. It is not part of BJP culture. We don't attack anybody first. But if somebody attacks us, we don't take it lying down," Fadnavis told the media.

After Lad issued a video statement late Saturday saying his comments were "not directed at the late Sena supremo or Bhawan", Fadnavis said, "The issue is over for us. Lad has already clarified his stand. Even the opposition leader in state council Pravin Darekar has clarified. Lad's statement was misinterpreted."

## to public, BMC told to improve road surfacing

GMLR flyover opened

**EXPRESS NEWS SERVICE** MUMBAI, AUGUST 1

AFTER A delay of over three years, the Ghatkopar-Mankhurd Link Road (GMLR) flyover was thrown open to the public Sunday. The flyover, one of the costliest so far, will ease the commute from the eastern part of the city to Navi Mumbai.

Chief Minister Uddhav Thackeray, who inaugurated the 2.9-km flyover Sunday, praised the civic corporation for completing the work amid the challenges posed by the pandemic.

"Earlier, even I did not feel like passing through this stretch. But now with the construction of this flyover complete, it will help motorists bypass the traffic below. I just have a small request that BMC should improve the surfacing of the road," Thackeray said.

The flyover is expected to reduce the travel time by 25 minutes on the congested Ghatkopar-Mankhurd Link Road, especially on Baiganwadi Iunction at Shivaji Nagar, by connecting it to the road leading towards Vashi. It connects Sion-Panvel Highway and Eastern Express highway, bypassing five junctions and three nullahs.

The naming of the flyover had been marred by controversy after Shiv Sena MP Rahul Shewale had demanded it to be named after Sufi saint Khwaja Gareeb Nawaj Moinnidin Chisti. BJP's Manoj Kotak had opposed the move and sought it to be named

after Chhatrapati Shivaji Maharaj. While on July 29, a proposal was cleared by the BMC's works committee meeting to name it after Shivaji Maharaj, the name of the flyover was not used in the speech by Thackeray on Sunday. The BMC also avoided using the name of the flyover in its official invite and press releases.

Kotak (BJP) and Rahul Shewale (Shiv Sena), cabinet minister Nawab Malik (NCP), and SP corporator Rais Shaikh along with the municipal commissioner IS Chahal and additional municipal commissioner P Velrasu were present at the event.

On the occasion, Thackeray also praised BMC for its Covid management and the 'Mumbai Model'. "The Covid-19 did slow down the progress on various development work in the city, however, now the construction work has resumed in the city and has picked up speed, including this flyover, and Coastal Road work, Thackeray said.

The flyover's construction was started in 2016. In February 2020, a proposal of cost escalation and deadline extension for the work was cleared by the BMC's standing committee. The cost of the project went up to Rs 713 crore from the initial Rs 576 crore. The original deadline was January 2019.

tor for the delay.

ics below the flyover."

237.25

0.28

223.15

0.24

### Govt misses deadline to fill vacant posts in MPSC, officials blame flood situation

**YOGESH NAIK** MUMBAI, AUGUST 1

THE STATE government, which had set July 31 as a deadline for filling vacant posts in the Maharashtra Public Service Commission (MPSC), has missed the date. Officials claimed the preoccupation with the floods in the state was a cause for the delay.

Other than Chairperson Satish Gavai and member D S Meshram, the posts of four other members are vacant. Gavai has repeatedly told the government to fill the vacancies so that

the MPSC -- which recruits people for state government jobs -- can get on with the massive task of filling 2,000 posts, including that of 1,200 engineers and some deputy collectors.

The commission interviews three candidates for every post. Gavai had told the government that the commission would require at least 15 members to complete the backlog of recruitments, but MPSC cannot have more than six members without amendments to the law.

A Raj Bhavan spokesperson said that they received the file for the selection of members. The Indian Express learnt that the governor's office received the file from the government only on July 30, a day before the deadline was to lapse.

Mantralaya sources said among the names proposed for the four vacancies in the MPSC are RR Jadhav, former secretary to Deputy Chief Minister Ajit Pawar, and Pratap Dighavkar retired Inspector General of Police.

The delay in filling vacancies has created unrest in the state, with aspirants taking to the streets in protest.

On Saturday, BJP state vice-president Madhav Bhandari said the state government is delaying the whole issue and not keeping its word.

### **BAJAJ FINANCE LIMITED**

Registered Office: Akurdi, Pune 411 035

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014

The abovementioned ratings indicate highest degree of safety with regard to timely payment of interest and principal on the instrument.

Towards months	Millimin	Commendation	Holl Collidiotive				Particulars	
Tenor in months	deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	- On penal interest/ o	
12 - 23	25,000	5.65%	5.51%	5.53%	5.57%	5.65%	- On others Income tax matters:	
24 - 35		6.10%	5.94%	5.97%	6.01%	6.10%	<ul> <li>Appeals by the Com</li> <li>Appeals by the Incor</li> </ul>	
36 - 60		6.50%	6.31%	6.35%	6.40%	6.50%	G. a) Amount which t Financial Com	
a) Minimum Fixed Deposit (refer	red as " <b>Deposit</b> ") size is ₹ 250	900:	MANAG	ADDOFFE		OCCUPATION	Directions, 2016	

b) For the locations mentioned in point M(2), the minimum deposit size is ₹ 5000. c)(I) Individual depositor or primary depositor, falling under special category of

(ii) Individual depositor applying for deposit through Bajaj Finance Ltd("Company") online link https://www.bajajfinserv.in/fixed-depositapplication-form?ProductName=FD (where entire journey is concluded through online mode) will be eligible for additional interest at the rate upto 0.10% p.a. per Deposit for an amount upto ₹ 5 (five) crore

f)Depositor(s) (individual depositors only and does not include entities) intending to renew the Deposit upon maturity will be eligible for additional rate of interest upto 0.10% p.a. for deposit up to ₹ 5 Crore. Additional rate will be over and above the applicable rate of interest/card rate. In case of online renewal, only renewa

e)Rate of interest for Deposits for an amount more than ₹ 5 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India

f) In case of online application for Deposit through BFL online link, the Deposit will be booked upon actual receipt of the funds by the Company from third party payment gateway and hence the Deposit will be booked within 5 days from date of the application. The interest will be applicable from date of booking of Deposit g)The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGS or

holders shall reach the Company either through physical application or through BFL Online portal at least 3 business days before maturity date of deposit. The written request can be submitted at nearest branch of the Company or sending b post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. Fixed Deposit Receipt ("FDR") of the existing Deposit may not be

 In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the epositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days prior to maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period

Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended. A. Name of the Company: BAJAJ FINANCE LTD.

C. Profits/Dividends Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertisement and the dividends declared by the Company in respect of the said years.

Before Tax After Tax 300 6,808.13 4,881.12 500 3.955.51 D. Brief particulars of the management of the Company: The Company is managed by the Managing Director, subject to the control and

supervision of the Board of Directors. The Managing Director is entrusted with Total non-financial liabilities necessary powers for managing the business and affairs of the Company.

E. Names, addresses and occupations of Directors:				
NAME	ADDRESS	OCCUPATION		
Shri Sanjiv Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialis		
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service		
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	industrialis		
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	industrialis		
Shri Dipak Poddar (Independent Director)	171, Brij Kutir, Rungta Lane, Off Nepean Sea Road, Mumbai 400026.	Industrialis		
Shri Ranjan Sanghi (Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dischary Yachba Road, One, CO Clark	Business		

5hn D ) Balaji Rao D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar (Independent Director) Dr. Gita Piramal Piramal House, 61. Pochkhanwala Road (Independent Director) Dr. Naushad Forbes (Independent Director) 62 Sagar Tarang, Khan Abdul Gaffar than Road. Worli Sea Face.

the two latest audited balance sheets:

	31 March 2021	31 March 2020
ASSETS		
Financial assets		
Cash and cash equivalents	1,383.63	674.53
Bank balances other than cash and cash equivalents	2.13	4.83
Derivative financial instruments	0.00	171.76
Trade receivables	720.10	867.18
Loans	1,13,089.94	1,13,417.08
Investments	20,169.12	20,138.98
Other financial assets	487.33	349.51
Total financial assets	1,35,852.25	1,35,623.87
Non-financial assets		
Current tax assets (net)	155.07	204.57
Deferred tax assets (net)	919.21	847.61
Property, plant and equipment	972.44	1,016.16
Capital work-in-progress	7.07	0.00
to be a substitute of the subs	49.00	0.00

ntangible assets under developmen 43.99 Intangible assets 254.76 Other non-financial asset 134.10 Total non-financial assets 2,486.64 1,38,338.89 LIABILITIES AND EQUITY Financial liabilities

Derivative financial instrume Total outstanding dues of micro enterprises -Total outstanding dues of creditors other than 676.62 micro enterprises and small enterprises Total outstanding dues of micro enterprises and small enterpris Total outstanding dues of creditors other than 191.08 micro enterprises and small enterprises Debt securities 43,071.71 41,713.77 larrowings (other than debt securities) 27,092.09 36,923.32 25,803.43 Subordinated debts Other financial liabilities 743.65 Total financial liabilities 101,615.33

Current tax liabilities (net) 172.78 136.56 78.87 Provisions: Other non-financial liabilities 475.48 367.03 784.82 498.00 120.32 Equity share capital 31,693,22 Other equity 35,818,42

35,938,74 31,813,21 Total assets Total liabilities and equity 1,38,003.57 1,38,338.89 Contingent Liabilities (Standalone) As at As at 31 March 2021 31 March 2020

44.18 Disputed claims against the Company not 51.98 acknowledged as debts VAT matters under appeal 4.29 4.39 5.14 ESI matters under appeal 5.14 Service tax matters under appeal On interest subsidy 1,971.65 1,905.44

**Guardian Minister Aaditya** Thackeray, Mumbai mayor Kishori Pednekar, MPs Manoj

The BMC had also imposed a

fine of Rs 40 lakh on the contrac-

After the inauguration, Aaditya Thackeray tweeted: "This connector faced a lot of technical & practical hurdles in the past few years. After taking over as Guardian Minister, I had made it a mission to ensure we open it to people at the earliest to mitigate traffic woes... Now, we also will be looking into better traffic management and aesthet-

#### Western Railway sells scrap worth Rs 100 crore

Mumbai: The Western Railway (WR) collected Rs 100 crore by selling scrap in the past four months from April. A WR official claimed that continuing with its initiative of Mission Zero Scrap, it became the first railway section in the country to cross the milestone of Rs 100 crore by selling scrap worth Rs 102.32 crore till July 30. The WR has been selling scrap valued approximately at Rs 500 crore annually, which has helped it to monetise blocked funds, the official added.

"Even in the previous financial year 2020-21, which was a pandemic year, the Western Railway surpassed the target of Rs 410 crore by a substantial margin of 20% by selling scrap worth Rs 491.04 crore. The amount was highest among all zonal railways," said Sumit Thakur, the Chief Public Relations Officer of Western Railway. **ENS** 

### MMRDA seeks tech partner to develop mobility app for ticketing

#### **VALLABH OZARKAR** MUMBAI, AUGUST 1

THE MUMBAI Metropolitan Region Development Authority (MMRDA) has invited a fresh tender for the selection of a mobile application technology partner to develop and operate the "Common Mobility App" for its integrated ticketing system (ITS) in the Mumbai Metropolitan Region (MMR).

The MMRDA is planning to bring a common mobile phone application that would enable contactless and seamless journeys for commuters with just a click. The application will help commuters to book travel tickets using the mobile ap-The project is significant for the au-

thority as it has undertaken various Metro projects in the city, an official said. A Request for Proposal (RFP) from eligible bidders was invited on July 20 through the e-tendering portal of the MMRDA and the last date for the submissions is August 5, the official added.

The trial runs of Metro-2A (Dahisar-DN Nagar) and Metro-7 (Dahisar E-Andheri E) have already been started and the commercial operation on the lines is expected to start next year. The mobile ticketing application is likely to be introduced then.

The MMRDA has undertaken a total of 14 Metro line projects covering 300 kilometres in the MMR.

"It has been planned in a manner that the application will work on all the modes of travel in the MMR so that using only one application, the commuters will be able to book tickets to travel on local trains. Metro lines and monorail. Currently, every transport mode has its own ticketing system," an official said. Earlier, the plan was to have a Common Mobility Card. This is now being replicated in a mobile app format.

Meanwhile, the MMRDA has also floated an Expression of Interest (EOI) for leasing rooftop space of Mumbai Monorail stations and other structures in the city. The last date for submission of the EOI is August 11.

### 81% traffic defaulters yet to pay e-challan dues, highway police to approach Lok Adalat

**JAYPRAKASHS NAIDU** MUMBAI, AUGUST 1

MORE THAN Rs 98 crore due in e-challans issued in 10.31 lakh cases between 2019 and July 25 this year, the Highway Traffic Police have now decided to approach the Lok Adalat to recover the sum. The Highway Safety Patrol (HSP), also known as Highway Traffic Police in Maharashtra, has 63 Traffic Aid Posts (TAP) across the state to regulate, monitor and control traffic on the highways. All the taps, consisting of officers and men, are empowered to enforce traffic

ing traffic norms. Since 2019, when the force began the e-challan system, until July 25 this year, the HSP has used the e-challan system to book a total of 12,77,694 (or 12.77 lakh) motorists for violating traf-

ress.com

rules and book the motorists for violat-

fic norms and 2,46,272 (or 2.46 lakh) motorists have paid their dues, that is 19 per cent people have paid their dues collectively, worth Rs 24.51 crore. The remaining 10.31 lakh motorists, which is 81 per cent, are yet to pay their dues, collectively worth Rs 98.52 crore.

"In order to recover the dues, we have sent them (the defaulters) messages. Our police constables are also going to their residences to recover the dues. We are telling them to pay the fine else we will approach the court. We will send the report to the RTO as well, and the latter may take action like cancelling their licences," said Bhushankumar Upadhyay, additional director general (traffic), said.

Another highway traffic official said the HSP has decided to take these cases up with the Lok Adalat now. "We have also had a meeting with the transport commissioner on recovering the dues

from the defaulters and requested them not to issue fitness certificates from the RTO to vehicles if their dues are pending. Also, many motorists go to the RTO for transfer of ownership or some other work."

During patrolling, the official said, if the HSP comes across any motorists whose dues are pending, they initiate action against them. "We are also getting in touch with insurance companies requesting them to tell the motorists to pay their dues when they come for renewal of insurance." the official said.

When asked why HSP, having a skeletal staff of 2,028 people monitoring crores of vehicles in the state in two shifts, can't hand over the data to city traffic police stations, which have better manpower and can undertake the same exercise, the official said, "They,

FIXED DEPOSIT SCHEMES 'FAAA/Stable' rating by CRISIL AND 'MAAA (Stable)' rating by ICRA.

Annualised rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. May 12, 2021)

Tenor in months dep	posit (in Rs.)	Cumulative	4455.0455	- 5122 HV35C322-574-551	V. 10-10-2 200 3 200 0 200 0	0.00000
	0.1	- WOODOWS 150 PROSTORY	Monthly	Quarterly	Half Yearly	Annual
12 - 23	25,000	5.65%	5.51%	5.53%	5.57%	5.65%
24 - 35		6.10%	5.94%	5.97%	6.01%	6.10%
36 - 60		6.50%	6.31%	6.35%	6.40%	6.50%

Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate upto 0.25% p.a.

Depositor will be eligible for only one of the special category benefits (Independent Director). Mumbai 400030.

account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank ri)The request for renewal of the Deposit signed or consented by all the deposit

B. Date of Incorporation: 25th March, 1987

Dividend

Churchgate, Mumbai 400 020.

28 July 2021

HOW TO INVEST

G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016; ₹49,257,75 Crore b) The aggregate of deposits actually held as on 31.03.2021: ₹25,803.43 Crore H. The aggregate dues from the facilities, both fund and non-fund based, extended to the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹ 52.55 Crore (Baja) Housin Finance Ltd. - ₹ 5.36 Cr. Bajaj Allianz Life Insurance Company Ltd. - ₹ 4.51 Cr. Baja Allianz General Insurance Company Ltd. - ₹ 34.22 Cr. Bajai Finsery Direct Ltd. - ₹ 0.25 Cr, Bajaj Finsery Health Ltd. - # 7.70 Cr, Bajaj Auto Ltd. - # 0.23 Cr, Hind Musafir Agency

99.38

2,379.70

On penal interest/ charges

Appeals by the Company

Appeals by the Income tax department

Ltd. -₹ 0.07 Cr, Bajaj Electricals Ltd. -₹ 0.02 Cr, Jamnalal Sons Pvt. Ltd. -₹ 0.19 Cr) 1. The Company has no overdue deposits other than unclaimed deposits. The Company has complied with the provisions of the directions applicable to it. ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India

III) The deposits accepted by the Company are unsecured and rank pari passu wif

iv) The deposits solicited by the Company are not insured. v) The Financial position of the Company as disclosed and the representations made in be distinctly understood that Reserve Bank of India does not undertake an sponsibility for the financial soundness of the Company or for the correctness of

any of the statements or the representations made or opinion expressed by the ompany and for repayment of deposits/ discharge of liabilities by the Company. # The deposits shall also be subject to the terms and conditions as per the deposit L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of he Reserve Bank of India in this regard. Please note that premature withdrawal of

at Upto 3 months from date of deposit: Withdrawal is not permitted b) After 3 months but before 6 months: interest shall not be payable c) After 6 months but before the date of maturity. The rate of interest shall be 2%. lower than the rate specified for the period during which the scheme has run. In

case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL M.The Business carried on by the Company and its subsidiaries with details of branches or units if any

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabao Ahmednagar Aimer Akola Akot Alappuzha Allahabad Ambala Amrayati Ameel Amritsar, Anand, Ananthur, and Ankaleshwar, Asansol, Aurangabad, Bagaikot Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara Bharuch, Shatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwat, Bhuj Bidat, Bijapur, Bikanet, Bilaspur, Bokaro, Bolput, Borsad, Calicut, Chalisgaon Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chiplun, Chitradurga Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahoo Bayangere, Dehradun, Dewas, Dharbad, Dharapuram, Dharwad, Dhulle, Dindigu Burgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwallo Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet Hubli, Hyderahad, Indore, Jabalour, Jagadhri, Jaiour, Jalandhar, Jalgaon, Jaloaigu Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Karunagappally, Karut Karvar, Katni, Khampaon, Khandwa, Kharagpur, Kolat, Kolhapur, Kolkata, Kollam Kongegaon, Korba, Kota, Kottavam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana Machilipatnam, Madurai, Mandya, Mangalore, Magusa, Margao, Mehsana, Moga Morbi, Mumbai, Mysore, Nabha, Nadiad Nagarcoil, Nagpur, Namakkal, Nandeo Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur Raichur, Raipur, Raiahmundry, Raigurunagar, Raikot, Rainandangaon, Raipura Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangl Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Yadakara, Valsad, Vapi Varanasi, Vidisha, Vijayawada, Vizag, Vizianagram, Wani, Warangal, Wardha

our branch or by directly clicking https://www.bajaifinserv.in/branch-locator 2. Locations where minimum deposit size is ₹5000 a) Guiarat - Buietha, Kahanya, Khaparwada, Nandarkha, Suneykalla, Amadoore Asarma, Darapura, Dungri, Godavadi, Harangam, Kotambi, Sarvani, Vanskui, Balda,

Warud, Washim, Yavatmal and all other branches mentioned in the official website

page www.bajajfinserv.in-> Scroll to bottom of the webpage->Contact us->Visit

Bhathi Karambeli, Jitali, Umra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari, Pathri Karmal, Handod Chokdi Maharashtra - Baragaon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthane, Idha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Vadjai, Indawe, Vinchur,

Business carried on by the subsidiaries of the Company Address of Name of subsidiary Activity registered office ajaj Auto Ltd complex, using Financ Numbai-Pune Road, Akurdi, Baiai Auto Ltd complex stock broking Bajaj Financial and depositor ecurities Limited Mumbai-Pune Road, Akurdi articipant -

Devbhane, Deur Budruk, Pandhurli

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 20 July 2021 and copy of the same signed by Shri Rajeev Jain, Managing Director, who is authorized by the Board to sign on it's behalf, has been delivered to the Reserve Bank of India for registration

numerical account number is replaced by CNS Collection code - ZBAJAJFO), Account type: current account, Bank Name: Industrial Bank Ltd, IFSC: INDB00000006, Bank branch: Nariman Point, Mumbai, Applications can also be made online by visiting

By order of the Board of Director for Baiai Finance Limited

Rajeev Jain, Managing Director

The amount should be deposited only by net-banking, cheque or debit card. Cheques should be payable to 'Bajaj Finance Ltd. for FD of <1st depositor name>' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD

www.baiaifinserv.in/fixed-deposit or any of our affiliated partner websites or agos. For any investment queries or information about our affiliated partner websites, write to us at Wecare@baiaifinserv.in or call us on +91 8698010101 too, are overburdened with work, so we do it ourselves.'