

3 THE CITY

'One or 2 aberrations (like Waze) cannot erode faith in police force' BMC to extend home vaccination drive to K-West ward today

Mumbai Police Commissioner Hemant Nagrale speaks with **Sagar Rajput** on the health issues among police personnel that was brought to the fore during the Covid-19 pandemic, controversies surrounding his predecessor Param Bir Singh and dismissed API Sachin Waze, spike in cybercrimes in the city and sudden transfers in the crime branch. Edited excerpts



MONDAY INTERVIEW

HEMANT NAGRALE
MUMBAI POLICE COMMISSIONER

The pandemic has brought to the fore the health issues that afflict the police force. What steps are you planning to take to ensure that the city has a healthy police force?

Co-morbidities indeed exist in our policemen and over the period it has been addressed at various levels. The problem is very peculiar to the police as we do not have fixed hours of working. Six-seven years ago, a survey was conducted where it was found that diabetes, hypertension and other co-morbidities are quite common among personnel and that 60-70 per cent are suffering from one ailment or another.

To address these health issues, we have recently started a pilot project in the east region in which we selected five police stations from which 15-20 constables were chosen. All of them were above 45 and suffering from obesity, high BP, diabetes or serious ailments. We have hired a consultant, Dr Saylee Bhosale, who is also the daughter of one of our policemen. Our staff will undergo one-on-one counselling sessions with the nutrition expert. Depending on the seriousness of their comorbidity, they will be assigned diet and exercise. The improvement in their health will be constantly monitored. This is a pilot project and once it starts showing results, we will try to implement it in other units and police stations.

122 out of 487 policemen, who have succumbed to Covid-19 across the state were working in the Mumbai police department.

PIL IN HIGH COURT 'Declare mediapersons as frontline workers, allow travel in suburban trains'

EXPRESS NEWS SERVICE MUMBAI, AUGUST 1

A PUBLIC Interest Litigation (PIL) filed before the Bombay High Court sought to declare journalists and other staff of the media industry as essential or frontline workers and allow them to travel in local trains. The PIL filed by Mumbai Marathi Patrakar Sangh said that while as many as 12 states have declared journalists and media personnel as frontline workers, Maharashtra has not done so.

The plea further said that during the pandemic, gathering of news and making it reach the common man has become even more important and necessary. It added that the media has played a key role in giving accurate information on the policies related to the Covid-19 pandemic, vaccination, functioning centres.

The PIL claimed that despite making representation before the Chief Minister on May 21, no decision was taken to declare journalists as frontline workers and sought the court's intervention. It said that most journalists and other officials of the press come from modest households and trains are the most affordable mode of transport in Mumbai. Currently, travel on the Mumbai suburban trains is restricted to those involved with essential services.

Man seen 'cutting cake with sword' in viral video gets pre-arrest bail

EXPRESS NEWS SERVICE MUMBAI, AUGUST 1

A 22-YEAR-OLD man purportedly seen in a viral video cutting a birthday cake with a sword has been granted anticipatory bail by a sessions court.

The Bandra police had taken cognizance of a video on social media and registered an FIR against Fahad Shaikh, who was allegedly seen without a mask in a gathering with his friends and cutting a cake with a sword. The FIR was registered under the Arms Act and other sections of the Indian Penal Code.

Shaikh, in his plea, had claimed that the video was fake and edited. It was also submitted that the object seen in the video was not an actual sword but a ceremonial "cake-cutting instrument". The police opposed the plea stating that the video also showed that there was a violation of the Covid-19 guidelines.

"The conduct of the applicant during the pandemic situation without following the instruction of the authority is highly unacceptable. However, the applicant is a promising young-aged boy. (But) if he is not protected then he would come in contact with dreaded criminals," the court said. It also said that considering the nature of the allegations, his custodial interrogation was not required.

where those who do wrong get booked and those who are doing good work get appreciated. This sends a positive signal to the force and also to the public.

With the cases of extortion that is being registered against the police personnel and the former Commissioner of Police, who also accused the previous Home Minister of demanding Rs 100 crore, do you think corruption is a problem within the force and if yes then how do you plan to rectify it?

When such complaints of corruption are received by us, we direct them to the Anti-Corruption Bureau. And if the demand is from someone within the department, we take cognizance of that, we institute an enquiry and proceed with that. There are several cases in which departmental enquiry is being conducted and those found guilty are being suspended and dismissed.

Former Mumbai police commissioner Param Bir Singh has alleged the FIR registered against him is a political vendetta. Is the force working under political pressure?

I would not like to say anything on the matters that are pending in court. Moreover, we work under the ambit of the law of this land. Nobody pressurizes us to do anything, nobody asks for any favour. The police simply do their job as mandated by the constitution.

Recently several officers, who were working in the crime branch, were transferred to police stations. Do you think this has and will have an impact on the detection rate of Mumbai Police? Should they have been transferred in batches?

I don't think there is any decrease or adverse effect on the detection rate or the performance of the crime branch. This decision to reshuffle the crime branch was taken with the intention that there were many officers and constables, who have been serving in the same place for over 15-18 years. Here CP, Joint CP and ACP come and go in two years. What was so special about these police officials that they continued working for 18 years in the same place? Also, officers and constables should get the opportunity to work in different settings, including crime branch, cyber cell, police stations and protection and security. The fact that few people continue to be in the crime branch for an extended duration while others do not get a chance to serve in these posts does not send the right signal to the cadre. We have also drafted a new policy for constables where they will be given a choice of posting after every five years of service.

There has been a steep rise in the number of cybercrimes and compared to the cases registered, the detection and recovery rate is poor, how do you plan to tackle this issue?

Earlier there was only one cyber police station in BKC and this unit would cover the entire Mumbai. Subsequently in 2019, the government sanctioned four more police stations for each region, which started operating. Until now the region's cyber stations were working under the Joint Commissioner of Police (law and order). But recently an order has been issued that all the five cyber police stations will be supervised by DCP (Cyber) Rashmi Karandikar, who was earlier managing only one cyber unit.

All these police stations will be upgraded and they will be as good as the BKC cyber police station.

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Currently, two teams and an ambulance from each ward have been pressed into service for the drive. A representative from the ward's health department also accompanies the team. Depending on the experience from these wards and the response from the citizens, BMC officials said, the drive will be later extended across the city. So far, BMC has received details of 4,488 eligible people for the home vaccination drive.

Thirty-seven people were administered Covaxin at their residence on Friday, the first day

of the initiative when it was rolled out from the K-East ward in association with NGO Project Mumbai. The civic body had received a total of 209 registrations for the drive from the area. About 30 citizens from the K-East ward have confirmed their vaccination appointment for Monday, officials said.

The BMC had expressed its intent to start a home vaccination drive for senior citizens and those who are immobile before the Bombay High Court after a PIL was filed by two city-based lawyers, Dhruvi Kapadia and Kunal Tiwari, seeking directions to the central and state governments and the BMC to provide

Second time in a week, Mumbai inoculates over 1 lakh people

SANJANA BHALEROO MUMBAI, AUGUST 1

AFTER SUCCESSFULLY vaccinating bedridden and immobile persons at home in the K-East ward, the Brihanmumbai Municipal Corporation (BMC) is set to extend the drive from Monday to the neighbouring K-West ward to cover Andheri, Vile Parle (West) and Juhu.

On Monday, the two teams, each consisting of a doctor and nurse, will begin the doorstep vaccination drive from the K-East ward. Later in the day, the teams will also administer vaccines to beneficiaries in the K-West ward.

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Vaccination drive at a centre in Thane's Rabodi on Sunday. Deepak Joshi

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63.10 lakh TOTAL POSITIVE CASES IN MAHARASHTRA

Active Cases	78,962
New Cases	6,479
Total Deaths	1,32,948
New Deaths	157
Quarantined	4.67 lakh
TESTED	4.81 crore

7,35,112 TOTAL POSITIVE CASES IN MUMBAI

New Cases	331
Total Deaths	15,899
New Deaths	10

door-to-door vaccination facility for people over 75 years of age, the disabled and the bedridden.

The draft policy submitted by the state government to the high court said that physically disabled and wheelchair-bound persons, patients on stretchers, those immune-compromised and on chemotherapy and terminally ill patients who cannot be transported were eligible for receiving vaccination at home.

MUMBAI VACCINATED 1,01,903 people on Saturday. This is the second time in a week that the city inoculated over 1 lakh people and thrice in two months that it has been able to vaccinate over 1 lakh people in a day.

On Monday, 193 civic and state-run vaccination centres will be open. The Brihanmumbai Municipal Corporation (BMC) is awaiting fresh vaccination stock and depending on the availability, Tuesday's vaccination drive will be planned.

So far, over 17.71 lakh people have been inoculated in the city. On Friday, 1,01,944 people were vaccinated across 426 centres. On Saturday, 70,213 people were vaccinated at the BMC-run centres while the 113 private centres across the city gave shots to 26,459 residents and the remaining beneficiaries were inoculated in state-run centres.

The civic body had received 1.8 lakh doses earlier this week. The doses will last till Monday. The city has been inoculating an average of 70,000 people per day over the last few weeks. However, due to a shortage in supply, the government and civic-run centres were closed for five days in July.

In June, 1.54 lakh doses were administered in a day — the highest number of jobs given in a day to date.

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961
Registered Office: Akurdi, Pune 411 035
Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014

FIXED DEPOSIT SCHEMES

'FAAA/Stable' rating by CRISIL AND 'MAAA (Stable)' rating by ICRA.
The abovementioned ratings indicate highest degree of safety with regard to timely payment of interest and principal on the instrument.

Tenor in months	Minimum deposit (In Rs.)	Cumulative	Non-Cumulative			
			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		6.50%	6.31%	6.35%	6.40%	6.50%

Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. May 12, 2021) for NRIs, OCIs and PIOs

NAME	ADDRESS	OCCUPATION	As at	
			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	720.19	867.18		
Loans	113,089.94	113,477.08		
Investments	20,169.12	20,138.98		
Other financial assets	482.33	349.51		
Total financial assets	1,35,82.25	1,35,82.25		
LIABILITIES AND EQUITY				
Financial liabilities				
Trade payables	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	2.07	0.00		
Intangible assets under development	43.99	6.00		
Intangible assets	750.76	211.98		
Other non-financial assets	134.10	99.38		
Total non-financial assets	2,486.64	2,379.70		
Total assets	1,38,338.89	1,38,003.57		
LIABILITIES AND EQUITY				
Financial liabilities				
Derivative financial instruments	132.87	-		
Payables	-	-		
Trade payables	0.27	0.30		
Total outstanding dues of micro enterprises and small enterprises	676.62	636.76		
Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-		
Other payables	191.08	179.66		
Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-		
Debt securities	43,079.71	41,713.77		
Borrowings (other than debt securities)	22,092.09	33,923.32		
Deposits	25,803.43	21,427.10		
Subordinated debts	3,898.61	4,141.75		
Other financial liabilities	243.65	669.90		
Total financial liabilities	101,615.33	105,692.36		
Non-financial liabilities				
Current tax liabilities (net)	172.78	52.10		
Provisions	136.56	78.87		
Other non-financial liabilities	425.48	367.03		
Total non-financial liabilities	734.82	498.00		
Equity				
Equity share capital	120.32	119.99		
Other equity	35,816.42	31,693.22		
Total assets and equity	1,38,338.89	1,38,003.57		
Contingent Liabilities (Standalone)				
Particulars				
Disputed claims against the Company not acknowledged as debts	51.98	44.18		
VAT matters under appeal	4.29	4.39		
ESI matters under appeal	5.14	5.14		
Service tax matters under appeal	-	-		
- On interest subsidy	1,905.44	1,971.65		
- On penal interest/charges	232.25	223.15		
- On others	6.42	6.22		
Income tax matters:	-	-		
- Appeals by the Company	0.00	0.32		
- Appeals by the Income tax department	0.28	0.24		

Particulars to be furnished as per the Non-Banking Companies & Miscellaneous Non-Banking Companies (Information) Rules, 1977 as amended.

A. Name of the Company: BAJAJ FINANCE LTD.

B. Date of Incorporation: 25th March, 1987

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.

Financial Year ended on	Profit (Standalone)		Dividend %
	Before Tax	After Tax	
31.03.2019	6,035.30	3,891.34	300
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500

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 necessary powers for managing the business and affairs of the Company.

E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Sanjay Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune-411035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune-411014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bangalore No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune-411035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	547C, Wagle Konegan Park, Lane No. 2, Pune-411001.	Industrialist
Shri Dipak Poddar (Independent Director)	171, Bajaj Katti, Bungta Lane, Off Napean Sea Road, Mumbai-400026.	Industrialist
Shri Ranjan Sanghi (Independent Director)	Flat No. 21, Misty Court, 4th Floor, Dindosh Vachha Road, Opp. CII Club, Churchgate, Mumbai-400 020.	Business
Shri D. Balaji Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore-560022.	Professional
Dr. Gita Prasad (Independent Director)	Priamahal House, C1, Pochkhambda Road, Worli, Mumbai-400025.	Business

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 its behalf, has been delivered to the Reserve Bank of India for registration.

Pune, 28 July 2021

HOW TO INVEST: 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.: 28A/JA/PD (numerical account number is replaced by CMS Collection code - 28A/JA/PD), Account type: current account, Bank Name: Industrial Bank Ltd. IFSC: INB0000006, Bank branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on -91 8689019001

By order of the Board of Directors
for Bajaj Finance Limited
Rajeev Jain,
Managing Director
DIN: 0355318