



NCP MLA Aditi Tatkare and BJP MLA Namita Mundada at the Assembly premises in Mumbai on Friday. Ganesh Shirsekar

BUDGET SESSION

Shinde lashes out at Pawar in Assembly

EESHANPRIYAMS
MUMBAI, MARCH 3

MAHARASHTRA CHIEF Minister Eknath Shinde on Friday lashed out at Leader of Opposition Ajit Pawar in the Legislative Assembly over the latter's statement that 'common man defeated Eknath Shinde' after Congress' victory in the by-poll for the Kasba Assembly constituency in Pune on Thursday. Shinde was on Friday delivering the government's resolution on Governor Ramesh Bais' joint address to the Maharashtra Legislature.

Hitting out at Pawar, Shinde said, "After yesterday's by-poll, I saw a tweet... you said the CM also had to do road shows for by-polls in Pune... when I was there you were there as well. Your senior leader Sharad Pawar also took so many meetings in the same area. I am a party worker, I will work like a party worker. Modi sir also

did a road show in Gujarat, and won the state. Rahul Gandhi also did a road show, but Congress lost the elections in all three states. Now with one by-poll you have taunted me that the common man defeated me. You don't see that this same common man defeated you in Pimpri-Chinchwad (Assembly constituency)."

Speaking for over 80 minutes, the chief minister lashed out at the opposition on Friday. He said, "BJP has a history of losing by-polls and then winning the entire state. As it happened in Uttar Pradesh, where BJP lost in the by-polls for four assembly constituencies, but won the state. And in Maharashtra, I am also with them, and as you know, I have a whole machinery for elections."

Shinde said the government is thankful it lost the Kasba constituency by-poll, as it has drawn lessons from the defeat. "We will now work and win the hearts of these constituents," he said.

He also criticised Pawar for making a political speech in response to the governor's address. He said, "We did not expect this from you. I expected you to speak on governance and on the administration of this government. But your speech was political. It is evident this is the impact of stepping down from power in a hurry. Your vision is clouded and you cannot see the good things done by this government."

Defending the BJP-Shiv Sena government in Maharashtra, Shinde said, "This government does not work by only keeping elections in sight. You have criticised us... the PM came for inauguration... this happened due to elections, budget was presented... this happened due to elections. We always do good work."

Shinde also accused Pawar of being a spokesperson for the Shiv Sena (UBT) and said maybe the party can give him the designation of a joint spokesperson.

20% hike in salary for anganwadi workers to be announced in Budget, says Lodha

ALOK DESHPANDE
MUMBAI, MARCH 3

THE MAHARASHTRA government told the state Assembly on Friday said that it plans a 20 per cent increase in the salary of anganwadi workers. Replying to the questions raised on the agitation by anganwadi workers seeking adjustment of their remuneration with minimum wages, state Women and Child Welfare Minister Mangal Prabhat Lodha said the government has approved majority of the demands raised by the workers and announcements to this effect will be made in the March 9 Budget. At present, while anganwadi workers are paid Rs 8,500, their helpers get Rs 4,500.

the demands have been pending for years. "They don't get paid but work tirelessly in rural areas. The Supreme Court order giving them gratuity has also not been followed," he added.

Lodha said, "We will announce a 20 per cent increase in the remuneration for anganwadi workers. We will also provide them cellphones, for which Rs 150 crore have been allotted... In all, 20,123 posts of anganwadis are yet to be filled. The government will fill these posts by 1 May."

The minister further said that the government is beginning to start anganwadis in containers due to space shortage in Mumbai. "At present, we are starting with 200 such anganwadis on an experimental basis. We plan to start 1,500 such anganwadis across Mumbai," Lodha added.

'State to set up 17 more family courts in Mumbai for pending divorce cases'

VALLABHOZARKAR
MUMBAI, MARCH 3

THE MAHARASHTRA government will soon come up with 17 more family courts in Mumbai to reduce the pendency of divorce cases that are pending in the city's family courts, Deputy Chief Minister Devendra Fadnavis said on Friday. Fadnavis was responding to a question raised by Shiv Sena MLCs Vilas Potnis, Sunil Shinde and Sachin Ahir, who asked about the high pendency of disputes in family courts in Mumbai. Potnis also asked whether it is true that there are over 5,000 divorce cases pending in family courts in Mumbai, but there are only seven courts.

He also told the Council, "Till now, we used to set up family courts in only those districts which had highest pendency and we have courts in 25 districts of the state. But now, considering the situation, we will set up a court in every district of the state. The central government has a norm that there should be a family court for every 10 lakh

population, so we will follow it." Fadnavis said the government will also fill up vacant positions in courts under the government's 75,000 employees recruitment scheme. "The recruitment process will be conducted by the Law and Judiciary department and under this, we will include protection officers..." Fadnavis told the Legislative Council.

Fadnavis: Panel to curb corruption in caste verification committees

VALLABHOZARKAR
MUMBAI, MARCH 3

SPEAKING in the Maharashtra Legislative Council, Deputy Chief Minister Devendra Fadnavis said on Friday that the state government will set up a panel to curb corruption in caste verification committees, which have become a "hub of corruption".

Responding to a question raised by BJP MLC Ramesh Patil, who pointed out that there were plenty of corruption cases in the committee, Fadnavis said a meeting of senior officials will be held to come up with solutions and suggestions to make the entire system less tedious for people.

"The issue raised by the member is true. In one of the cases, a Rs 10 lakh bribe was demanded by the committee member recently to issue a caste verification certificate. After negotiation, the deal was finalised at Rs 8 lakh. Following the complaint by the victim, a trap was laid and the accused was arrested red-handed," Fadnavis said, adding that the caste verification committees have become a hub of corruption.

He also said a bribe of Rs 2 crore was demanded from a MLA recently. "Not only 8-10 lakh, there is a member in the Assembly who was asked for a bribe of Rs 2 crore to get the caste verification certificate, which the MLA needed to enclose in the election affidavit before the state election. There is need to bring transparency in the process. A panel will be constituted to look into how a transparent policy can be brought in the committees," he said.

Fadnavis also holds the home and finance portfolios.

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Period (except Table 2)	Cumulative At Maturity	Table 1			
		Monthly	Quarterly	Half Yearly	Annual
12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%
15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%
24 months	7.55%	7.30%	7.35%	7.41%	7.55%
25 - 35 months	7.55%	7.11%	7.16%	7.22%	7.55%
36 months	7.65%	7.19%	7.44%	7.51%	7.65%

Period	Cumulative At Maturity	Table 2			
		Monthly	Quarterly	Half Yearly	Annual
15 months	7.45%	7.21%	7.25%	7.32%	7.45%
18 months	7.40%	7.16%	7.20%	7.27%	7.40%
22 months	7.50%	7.25%	7.30%	7.36%	7.50%
30 months	7.45%	7.21%	7.25%	7.32%	7.45%
33 months	7.75%	7.49%	7.53%	7.61%	7.75%

A. Minimum amount for opening a Fixed Deposit ("hereinafter referred to as 'Deposit'") with BFL is ₹15000/-.

B. For the locations mentioned in point M(2) below, the minimum amount for opening a Deposit is ₹5000/- (not eligible for online investment).

C. Funds will be accepted from NRO (Non-Resident Ordinary) bank account only and the amount must not represent inward remittance or transfer from NRE/ FNR (FCR) account.

D. Individual depositor or primary depositor, falling under special category of 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. per deposit amount up to ₹5 (five) crore.

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. Bajaj Finance Ltd ("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 and/or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the Deposit application form.

G. The request for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or through BFL Online Portal atleast 24 hours 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 adviser or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. 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 required at the time of renewal of deposits as it stands null & void post its maturity date.

H. In case where the depositor(s) has opted for renewal of Deposit post Deposit application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request to us 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 adviser or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

I. Particulars to be furnished as per the Non-Banking Financial Companies & Microfinance Non-Banking Companies (Advertisement) Rules, 1977 as amended.

A. Name of the Company: BAJAJ FINANCE LTD.	(₹ in Crore)		
B. Date of Incorporation: 25th March, 1987			
C. Profits/Dividends:			
Financial Year ended on	Before Tax	After Tax	Dividend %
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500
31.03.2022	8,586.39	6,350.49	1000

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, Karamji Nagar, Pune 411014.	Service
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yogi Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri D J Bajaj Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560062.	Professional
Dr. Naushad Forbes (Independent Director)	71 Koregaon Park, Lane No. 3, Pune 411001.	Business
Shri Anant Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abddi Gaffar Roy, Mumbai 400030.	Retired Civil Servant
Shri Pramji Javert (Independent Director)	21C Woodlands Peddar Road, Mumbai 400026.	Business

F. Summarised Financial Position of the Company (standalone) as appearing in the two latest audited balance sheets: (₹ in Crore)

	As at 31 March 2022	As at 31 March 2021
ASSETS		
Cash and cash equivalents	2,898.66	1,371.79
Bank balances other than cash and cash equivalents	2.07	2.11
Derivative financial instruments	121.00	0.00
Trade receivables	1,017.11	709.72
Loans	1,44,276.25	1,13,089.94
Investments	16,371.82	20,169.12
Other financial assets	464.44	487.13
Total financial assets	1,65,152.25	1,35,829.71
Non-financial assets		
Current tax assets (net)	158.94	155.07
Deferred tax assets (net)	908.40	919.21
Property, plant and equipment	1,189.77	972.44
Capital work-in-progress	13.27	7.07
Intangible assets under development	19.41	43.99
Other non-financial assets	408.67	294.76
Total non-financial assets	2,865.83	2,453.74
Total assets	1,68,018.08	1,38,283.55
LIABILITIES AND EQUITY		
Financial liabilities		
Derivative financial instruments	140.02	137.87
Trade payables	-	0.27
Total outstanding dues of micro enterprises and small enterprises	762.58	666.04
Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
Other payables	-	-
Total outstanding dues of micro enterprises and small enterprises	301.34	191.08
Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
Debt securities	59,034.58	43,071.71
Borrowings (other than debt securities)	29,870.38	27,080.25
Provisions	30,280.52	25,803.43
Subordinated debts	3,845.77	3,898.61
Other financial liabilities	962.71	790.48
Total financial liabilities	125,206.90	101,639.74
Non-financial liabilities		
Current tax liabilities (net)	79.33	172.78
Provisions	162.24	136.56
Other non-financial liabilities	511.73	395.73
Total non-financial liabilities	753.30	705.07
Equity		
Equity share capital	120.66	120.37
Other equity	41,935.22	35,818.42
Total equity	42,055.88	35,938.74
Total liabilities and equity	1,68,018.08	1,38,283.55

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2022	As at 31 March 2021
Disputed claims against the Company not acknowledged as debts	52.87	51.98
VAT matters under appeal	4.29	4.29
ES matters under appeal	5.14	5.14
Guarantees provided	2.50	0.25
GST / Service tax matters under appeal		
- On interest subsidy	2,034.72	1,905.44
- On additional reversal of credit on investment	545.47	-
- On penalty interest / charges	251.37	237.25
- Appeal: by the Company	9.54	6.42
- Appeal: by the Income tax department	0.28	0.28

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 27 July 2022 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
02 March 2023

HOW TO INVEST:
The amount should be deposited only by net-banking, cheque. Cheques should be payable to Bajaj Finance Ltd. A/c 00070350006738 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 (numerical account number) replaced by CMS Collection code - ZBAJAJFD, Account type: current account, BFL no: IND08000006, 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 +918690100101

By order of the Board of Directors for Bajaj Finance Limited
Rajeev Jain, Managing Director
DIN: 01550158

To attain one trillion dollar economy, tackling regional disparity is integral: Fadnavis

EXPRESS NEWS SERVICE MUMBAI, MARCH 3

TO ADDRESS the regional disparity effectively, the Maharashtra government has planned development at the taluka level instead of districts, as it will infuse developmental models at the grassroots, Deputy Chief Minister Devendra Fadnavis said on Friday.

Addressing a gathering after unveiling the Loksatta District Index report at the Loksatta event in Mumbai, Fadnavis said that a uniform development in 355 talukas, spread across 36 districts of Maharashtra, is integral for attaining the ambitious goal of a one trillion dollar economy. Stating that the Loksatta District Index will be beneficial for the state administration to uplift the backward districts, he said, "We have also initiated concrete measures in that direction... Generally, district index was considered to determine the developmental index. But we are planning to consider taluka as the index to ensure uniform developmental growth."

Pointing at gaps between Mumbai and neighbouring Palghar and between Mumbai and Gadchiroli district, Fadnavis said, "It is our endeavour to bridge this developmental divide with effective policies and welfare schemes."

He laid down the importance of greater investments in health and education sectors. Stating that while everyone talks of Bengaluru and Hyderabad having overtaken Mumbai and Pune in IT sector, he said the reason for this was "lagging infrastructure".

Maintaining that the government is now taking up mega



Maharashtra Deputy Chief Minister Devendra Fadnavis addresses the Loksatta event, in Mumbai on Friday. Pradip Das

projects, Fadnavis announced that Navi Mumbai will emerge as the new tech capital of India. "Around 65 per cent of India's data centre capacity will come in Navi Mumbai," he added.

Laying down the importance of infrastructure, Fadnavis said that Nagpur-Mumbai Samruddhi Mahamarg is one project that will transform the rural economy of at least 8 to 10 districts. He added that the project not only enhances inter-district connectivity but will also help push agro-business in rural Maharashtra. He said that Nagpur-Goa highway is also expected to give a huge boost to backward districts in Marathwada region.

Stressing on the importance of data mining and statistics, Fadnavis said, "Whether it is Jai Jeevan Mission or PM Awas Yojna, these welfare schemes were planned and executed based on the data."

The Loksatta District Index report has been compiled by a team led by Dr Ajit Ranade, vice-chancellor, Gokhale Institute of Economic and Politics in Pune. The team included former chief



secretary Sitaram Kunte, economist Niranjan Rajadhakshya and Shirish Sankhe, Sr partner in McKinsey's Mumbai office, among others. Statistical commission chairman Rajiv Karandikar outlined the importance of data/statistics in every field. Anant Goenka, Executive Director of Indian Express Group and George Varghese, CEO and wholetime director, Indian Express Group, welcomed Fadnavis at the Loksatta District Index event. At the end of the event, awards were given by Fadnavis to districts short-listed for progressive work in various welfare schemes.

Parts of HSC Maths paper leak 30 minutes before exam

PALLAVI SMART MUMBAI, MARCH 3

AROUND 30 minutes before Higher Secondary Certificate (HSC) mathematics examination was set to begin at 11 am on Friday, a part of the question paper was allegedly leaked in Buldhana's Sinkhed Raja town.

The Maharashtra State Board of Secondary and Higher Secondary Education, however, said it cannot be considered a case of leak, as students were already seated in the exam hall when the incident took place.

The issue came to light after a television news channel showed images of two pages of the

mathematics question paper and reported that the same were available on social media platforms at 10.30 am, half an hour before the exam.

Soon after, the Maharashtra State Board of Secondary and Higher Secondary Education sent its team to Buldhana for a primary inquiry. Later in the day, in a statement, the board said a complaint has been filed at the Sinkhed Raja police station.

"All students have to be seated in exam hall 30 minutes before the exam starts. Nobody is allowed entry after that, which means the images of the Mathematics question paper have not reached them. So, there will be no re-exam," the state-

board Secretary Anuradha Oak said, "This year, the state board had declared a strict rule that students have to be seated in the exam hall by 10.30 am. The images allegedly went viral around 10.30 am. Hence, it cannot be considered a paper leak. Additionally, it seems the images were restricted to one centre in Buldhana, indicating that it was a local issue."

"The question paper consisted of 10 pages but the leaked images showed only two pages. It needs to be investigated where the images originated and who all received them," she added.

The state board exams have been marred with instances of

paper leaks for a few years now. In almost all cases, images of question papers are found on social media a few minutes before the scheduled exam time. In 2017, several individuals were arrested by the Navi Mumbai Police in a case of alleged paper leak of Marathi and Secretarial Practice.

This year, the board has launched a special campaign to curb cheating. Yet, a case of mass copying was recorded at an exam centre in Pune's Dound on February 28, followed by the Buldhana incident.

Meanwhile, the board recorded 43 cases of cheating - the highest yet this year - at the HSC mathematics paper on Friday.

Committee formed to discuss breach of privilege motion against Raut meets

ALOK DESHPANDE MUMBAI, MARCH 3

SHIV SENA (UBT) Rajya Sabha MP Sanjay Raut is yet to be served a notice by the Legislative Assembly's privilege committee set up to probe his alleged remark describing the House as "chor mandal", members of the panel said. The committee held its first meeting on Friday under the chairmanship of BJP MLA Rahul Kul. A member of the committee said the motion will be referred to it by the Assembly on March 8. "Once we receive the notice, we will meet on March 9 at 3.30 pm... A notice will also be served to Raut," the member added.

It is under consideration whether proceedings can be brought against a member of another House

With the Legislative Council also giving Raut a seven-day notice to explain his remark, sources said it is under consideration whether breach of privilege proceedings can be brought against a member of another House. Raut is a Rajya Sabha MP.

Sources said when a breach of privilege motion is raised in any legislature involving the member of another legislature, the presiding officer refers the case to the presiding officer of the legislature to which the member belongs.

Hasan Mushrif moves HC to seek quashing of FIR

SADAF MODAK MUMBAI, MARCH 3

NCPL LEADER Hasan Mushrif has approached the Bombay High Court, seeking the quashing of an FIR registered against him in Kolhapur on charges of cheating, stating that there was a 'deliberate attempt' to take action against him in Enforcement Directorate cases.

An FIR was filed in Kolhapur's Murgud police station on February 23, naming Mushrif and filed on the complaint of one Vivek Kulkarni. In his petition before the High Court, Mushrif has said that the FIR was nothing but a 'motivated conspiracy'.

"The recent events which have transpired in last 6 to 7 months clearly show that there has been a deliberate attempt to get the Petitioner (Mushrif) involved in Enforcement Directorate cases," his petition states. Mushrif states that initially a case was filed before the Pune Sessions court under the Companies Act, where summons were issued to his sons. The petition states that an attempt was made to treat this case as a 'scheduled offence', as required for the ED to begin its probe on alleged money-laundering. The petition states that since the proceedings under the Companies Act were stayed by the High Court, an attempt was being made through the FIR filed in Kolhapur 'to create' another scheduled offence for the ED to continue its probe.

"The said proceeding (Kolhapur FIR) has been maliciously instituted with an ulterior and malafide motive for wreaking vengeance on the Petitioner and with a view to create a 'scheduled offence' so as to entangle the Petitioner in the investigation conducted by the Enforcement Directorate. It is a common knowledge as to how in recent times the office of Enforcement Directorate is used to wreck political vengeance and either severely damage or completely destroy political careers," states Mushrif's petition, filed through lawyer Prashant Patil.

The FIR in Kolhapur alleged that in 2012, an appeal was made by Mushrif through meetings and newspapers and Rs 10,000 was collected from many individuals as share capital. Those individuals were to be entitled to get 5 kg sugar each month at a nominal rate along with other benefits. The com-

plaintain has alleged that no share certificates were issued to anyone in lieu of the amount, nor were they made shareholders. The petition states that the complainant had said there are 13 more individuals who were similarly aggrieved. The petition claims that instead, a counter FIR has also been registered by the state police against the complainant of the FIR by other individuals, who claimed to have benefited from investing Rs 10,000 in 2012 in the sugar factory. The petition states that the complainant himself had received around 660 kg of sugar till date against his alleged payment of Rs 10,000 and there is no illegal gain to warrant an FIR, thus seeking for it to be quashed.

FULL REPORT ON www.indianexpress.com

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

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

Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. 04th March 2023)

Table 1: Rate of Interest per annum valid up to ₹5 Crores per deposit. Columns: Period (except Table 2), Cumulative At Maturity, Monthly, Quarterly, Half Yearly, Annual.

Table 2: Rate of Interest per annum valid up to ₹5 Crores per deposit. Columns: Period, Cumulative At Maturity, Monthly, Quarterly, Half Yearly, Annual.

Table with 4 columns: Particulars, As at 31 March 2022, As at 31 March 2021. Rows include Income tax matters, 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: ₹57,856.32 Crore, b) The aggregate of deposits actually held as on 31.03.2022: ₹30,289.52 Crore.

a) Minimum amount for opening a Fixed Deposit ('hereinafter referred as "Deposit") with BFL is ₹15000/-; b) For the locations mentioned in point M2) below, the minimum amount for opening a Deposit is ₹5000/-(not eligible for online investment); c) Individual depositor or persons, falling under special category of 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. per Deposit for an amount up to ₹5 (five) crore.

F. Summarised Financial Position of the Company (standalone) as appearing in the two latest audited balance sheets: (₹ in Crore) As at 31 March 2022, As at 31 March 2021.

H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group, or other entities, business ventures in which the Company is holding substantial interest are ₹114.31 Crore (Bajaj Housing Finance Ltd. - ₹0.08 Cr, Bajaj Financial Securities Ltd. - ₹ 50.21 Cr, Bajaj Allianz Life Insurance Company Ltd. - ₹ 21.71 Cr, Bajaj Allianz General Insurance Company Ltd. - ₹ 48.55 Cr, Bajaj Reserve Bank of India - ₹ 12.22 Cr, Bajaj Aditya Birla Finance Agency Ltd. - ₹ 0.01 Cr, Bajaj Electricals Ltd. - ₹ 0.02 Cr, Jansons & Sons Pvt. Ltd. - ₹ 0.22 Cr). I. The Company has no overdue deposits other than unclaimed deposits.

ASSETS: Financial assets: Cash and cash equivalents: 2,896.66; Bank balances other than cash and cash equivalents: 2.07; Derivative financial instruments: 121.90; Trade receivables: 1,017.71; Loans: 1,44,276.25; Investments: 16,371.82; Other financial assets: 464.44; Total financial assets: 1,65,152.25; Non-financial assets: Current tax assets (net): 158.96; Deferred tax assets (net): 908.40; Property, plant and equipment: 1,189.77; Capital work-in-progress: 13.27; Intangible assets under development: 49.41; Intangible assets: 408.67; Other non-financial assets: 165.35; Total non-financial assets: 2,862.83; Total assets: 1,68,015.08; LIABILITIES AND EQUITY: Financial liabilities: Trade payables: 140.02; Trade receivables: 137.87; Total outstanding dues of micro enterprises and small enterprises: 0.27; Total outstanding dues of creditors other than micro enterprises and small enterprises: 762.58; Other payables: 666.04; Total outstanding dues of micro enterprises and small enterprises: 301.34; Debt securities: 59,034.58; Borrowings (other than debt securities): 29,870.38; Deposits: 28,083.52; Subordinated debts: 3,848.77; Other financial liabilities: 962.71; Total financial liabilities: 125,206.90; Equity: Equity share capital: 120.66; Other equity: 41,935.22; Total assets and equity: 1,68,015.08; Contingent Liabilities (Standalone): Particulars: As at 31 March 2022, As at 31 March 2021.

LIABILITIES AND EQUITY: Financial liabilities: Trade payables: 140.02; Trade receivables: 137.87; Total outstanding dues of micro enterprises and small enterprises: 0.27; Total outstanding dues of creditors other than micro enterprises and small enterprises: 762.58; Other payables: 666.04; Total outstanding dues of micro enterprises and small enterprises: 301.34; Debt securities: 59,034.58; Borrowings (other than debt securities): 29,870.38; Deposits: 28,083.52; Subordinated debts: 3,848.77; Other financial liabilities: 962.71; Total financial liabilities: 125,206.90; Equity: Equity share capital: 120.66; Other equity: 41,935.22; Total assets and equity: 1,68,015.08; Contingent Liabilities (Standalone): Particulars: As at 31 March 2022, As at 31 March 2021.

1. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in the region. However, note that premature withdrawal of deposit (including death cases) is subject to the following conditions: a) Up to 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.

B. Date of incorporation: 25th March, 1987

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

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: SHRI SANJAY BAJAJ (Chairman), SHRI RAJEEV JAIN (Managing Director), SHRI RAJIV BAJAJ (Non-Executive Director), SHRI D J BAJAJ RAO (Independent Director), DR. NAUSHAD FORBES (Independent Director), SHRI ANAMI NARAYAN ROY (Independent Director).

Locations where minimum deposit size is ₹5000 (not eligible for online investment): a) Gujarat - Bujeha, Kachava, Khapavada, Handarkha, Sunekalka, Ampodre, Assama, Darapura, Dungi, Godavadi, Harangam, Kolambi, Sarvani, Vansuk, Bakda, Bhatli, Karambadi, Janki, Umra, Barkhi, Bhalika, Kanyasi, Parli, Zankhari, SHRI KARNAL, Harodol, Chokli, Bhavadol, Dehmi, Daabasi, Kanbaria, Vrel, Likhia, Navagam Isari, Sangli, Vaniyad, Mahadi, Parsa G, Vansa Rath, Panthi, Vansa, Vasa, Dadhyal, Kuda G, Vadav Vadava.

1. Bajaj Housing Finance Limited: Address of registered office: Bajaj Auto Ltd Complex, Mumbadevi, Mumbai-400 004, Pune-411035. 2. Bajaj Financial Securities Limited: Address of registered office: Bajaj Auto Ltd Complex, Mumbadevi, Mumbai-400 004, Pune-411035.

नवी मुंबई महानगरपालिका

नगररचना विभाग * जाहिर प्रकटन *

नवी मुंबई महानगरपालिकेचा प्रापू विकास आराखडा महाराष्ट्र प्रादेशिक नियोजन व नगररचना अधिनियम 1966 चे कलम 26 (1) अन्वये नागरीकांकडून सुचना/हरकती मागविणेसाठी दिनांक 10/08/2022 रोजीच्या राजपत्रात प्रसिध्द करण्यात आलेला आहे. त्यास अनुसरून दिनांक 31/10/2022 ह्या विहित मुदतीमध्ये नवी मुंबई महानगरपालिकेकडे प्राप्त झालेल्या सुचना/हरकती धारकांना प्रत्यक्ष सुनावणी देणेसाठी नवी मुंबई महानगरपालिका स्तरावर नियोजन समिती गठित करण्यात आलेली आहे.

सुचना/हरकती धारकांना उक्त अधिनियमाच्या कलम 28 (2) अन्वये गठीत करण्यात आलेल्या समितीची प्राथमिक बैठक दिनांक 14/02/2023 रोजी पार पडलेली आहे. सदर बैठकीमध्ये उरल्याप्रमाणे सुचना/हरकत धारकांची सुनावणी घेण्याकरीता वेळापत्रक निश्चित करण्यात आलेले असून त्याचा तपशील खालीलप्रमाणे.

Table with 5 columns: अ. क्र., विभाग क्र., सुनावणी नोटीस क्र., सुनावणीचा दिनांक, सुनावणीची वेळ. Rows 1-31 listing various areas and their respective hearing dates and times.

तरी प्रस्तुत प्रकटनाच्या अनुषंगाने सर्व सुचना/हरकत धारक यांना कळविण्यात येते की, सुनावणीसाठी उपस्थित राहणेबाबत सुचना/हरकत धारक यांच्या अर्जांमधील नमुद केलेल्या पत्त्यानुसार विभाग निहाय नोटीस क्रमांक नमुद करून कळविण्यात आलेले आहे. ज्या सुचना/हरकत धारकांना नोटीस प्राप्त झालेली नसल्यास त्यांनी विभाग कार्यालय स्तरावर तसेच मुख्यालयातील नगर रचना विभागामध्ये स्थापन करण्यात आलेल्या सुविधा केंद्रामधून आपण सादर केलेल्या सुचना/हरकतीची प्रत दाखवून आपली नोटीस प्राप्त करून घेऊ शकता. काही सुचना/हरकत धारकांच्या अर्जांमध्ये पत्ता नमुद केलेला नाही, असे हरकतदार सुध्दा सुविधा केंद्रामधून आपली सुनावणीबाबतची नोटीस प्राप्त करून घेऊ शकतात.

सुनावणीचे स्थळ:- नवी मुंबई महानगरपालिका मुख्यालय, जानकेंद्र, (राजेश नार्वकर) आयुक्त नवी मुंबई महानगरपालिका तिसरा मजला, सिबोडी बेलापूर, नवी मुंबई. नवी मुंबई महानगरपालिका

Advertisement for Bajaj Finance Limited, including financial statements, ratings, and contact information. Features tables for interest rates and financial positions.

Quad like soft Beatles, members can release solo albums, says Japan minister

SHUBHAJIT ROY NEW DELHI, MARCH 3

MOMENTS AFTER the Foreign Ministers of Quad grouping met in New Delhi on Friday, Japanese Foreign minister Yoshimasa Hayashi compared the grouping to the Beatles, where a Paul McCartney, for instance, could release a solo album.

Hayashi was trying to make a case for flexibility in the grouping, which allows member-countries to make their own choices.

In the first panel discussion between the Quad Foreign Ministers at the Raisina Dialogue, Hayashi said, "This is a band like The Beatles, where the member is fixed. And they always played together for 10 years. But this is more of a soft group, so that even within the Beatles, Paul McCartney could release an album solo."

But, he said, each member is close to the other.

Referring to External Affairs Minister S Jaishankar, US Secretary of State Antony Blinken and Australia's Foreign



Japanese Foreign Minister Yoshimasa Hayashi and Australian Foreign Minister Penny Wong during a panel discussion at the Raisina Dialogue, Hayashi said, "This is a band like The Beatles, where the member is fixed. And they always played together for 10 years. But this is more of a soft group, so that even within the Beatles, Paul McCartney could release an album solo."

Minister Penny Wong, the Japanese minister said: "We can share information, any idea... I can open up with these three friends here. It's pretty nice to talk about all these issues because we have a trust between the four of us... the same values and the same beliefs such as democracy, freedom and everything. So without worrying about those big conditions, we

can really freely talk within this group and communicate."

Hayashi said Quad as a whole will coordinate all key efforts of the four countries so that "we can do much better than just one

plus one plus one plus one is four". But, he said, "the one plus one plus one plus one could be six, seven or eight by coordinating and listening."

Hayashi said Quad is a platform for practical cooperation and it is not trying to exclude anyone.

Jaishankar said the Quad is now working because "we have greater strategic clarity. I also think we have leadership with a greater sense of purpose, who are less encumbered by baggage. But to me, a big difference is actually our inter se relationship which today has become so much more confident and so much deeper."

Asked about their statements about not being a military group, Jaishankar said, "So, we do stand

for something. What I would not like to be defined as is standing against something or somebody, because that diminishes me. That makes it as though some other people are the centre of the world, and I am only there to be for them or against them."

Blinken said, "If we allow with impunity Russia to do what it's doing in Ukraine, then that's a message to would-be aggressors everywhere — that they may be able to get away with it, too."

Australia's Foreign Minister Wong said she views the Quad grouping as a "lighthouse". She said, "It enables choices by these countries working for a region... by virtue of the practical work that we seek to do together."

Unable to speak to Nawazuddin's estranged wife: lawyer to HC

EXPRESSNEWSERVICE MUMBAI, MARCH 3

THE LAWYER representing the estranged wife of actor Nawazuddin Siddiqui on Friday told the Bombay High Court that the "situation in the house was so hostile" that he was not able to speak to his client and therefore could not file an affidavit in reply to the habeas corpus (produce the person) plea by the actor.

The actor's estranged wife, Zainab, also claimed that she was thrown out of her in-laws' house. In February, Siddiqui's mother Mehragain Siddiqui had filed an FIR against Zainab, accusing her of trespassing at her residence.

Siddiqui has filed a plea in HC seeking to know the whereabouts

of his two minor children, who are in the custody of his estranged wife, who lived in Dubai for some time and later moved to India. She is currently living with her relatives. The actor, through advocate Pradeep Thorat, said Zainab and the children are UAE residents and the children's school has sent an email to him, saying that they are on the verge of being rusticated as they have not been attending classes. "Some third person has taken my children out of Dubai," the actor alleged. He added that Zainab had come to India last November without the children.

Thorat claimed the actor and his wife separated in 2011 and a *khuslanama* (divorce document under Muslim law) was executed. The children are in her custody and had been staying in Dubai for the last four to five years.

On February 24, a division bench of Justice Ajey S Gadgarkar and Justice Prakash D Naik had suggested that the actor and his second wife try to amicably resolve their issues pertaining to the education of their 12-year-old daughter and seven-year-old son.

It had also asked advocate Rizwan Siddiquee, who is representing Zainab, to inform about what was decided regarding the children's education.

Advocate Siddiquee on Friday submitted that he himself had found out about four schools in Mumbai, and had also contacted the school in Dubai if they could provide online schooling as an option, and the school has agreed.

India needs to have tech, weapons to fight swift as well as long war: CDS

AMRITA NAYAK DUTTA NEW DELHI, MARCH 3

INDIA MAY NOT face a long-drawn conflict as in the case of the war between Russia and Ukraine, but should have a healthy mix of technology and weapons required to fight such lengthy wars as well as wars which are short and swift, Chief of Defence Staff General Anil Chauhan said on Friday.

The top military officer was speaking at a panel discussion — The Old, The New, and The Unconventional: Assessing Contemporary Conflicts — along with General Angus Campbell, Chief of the Defence Force, Australia and General Jim Mattis, former US Secretary of Defense — during the Raisina Dialogue.

General Chauhan said being self-reliant is one of the key lessons India can derive from the Russia-Ukraine war and it has to be seen what kind of capability India needs to build based on other lessons from the war.

"Should it be for a short intense war or a long haul, because both require differ-

ent sets of technology and weapon sets," he said, adding that high-precision weapons are needed for long-range strikes in a short war, but for wars lasting longer, a large number conventional weapons, including stocks of artillery and tank ammunition, are required to keep up the country's warfighting stamina. He said India's peculiar security challenges entail that the military should possess a healthy mix of both. He said India has taken baby steps towards self-reliance and the defence services will be the driving force in making the government's initiatives towards this goal successful. Stating that he would look at the conflict from the point of view of a military practitioner, General Chauhan said there are no universally acceptable lessons from the war. He said it is a different kind of war and has created contradictions. While earlier it was assumed that future wars would be short, swift and fast, the Russia-Ukraine war has turned out to be a longish war, he

said. Both General Campbell and General Mattis sought to criticise Russia's actions against Ukraine.

Calling Russia's actions "illegal, unjust and outrageous", General Campbell said Russia's invasion into Ukraine is a violation of sovereign territory and integrity of a nation. He said Russian forces are waging the war in a "deeply unethical and immoral fashion" and it is a travesty of everything a professional military should aspire to do.

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1	MMCT-PARKING-2022-46	Saphale	West	842.25	20.03.2023	12:00
2	MMCT-PARKING-2022-46	Borivali	West	211.75	20.03.2023	12:00
3	MMCT-PARKING-2022-46	Dahanu Road	East	220	20.03.2023	12:00
4	MMCT-PARKING-2022-46	Mahim	East	232	20.03.2023	12:00
5	MMCT-PARKING-2022-47	Maroli	West	600	21.03.2023	12:00
6	MMCT-PARKING-2022-47	Boisar	West	81.19	21.03.2023	12:00
7	MMCT-PARKING-2022-47	Chalant	Goods Office	210	21.03.2023	12:00
8	MMCT-PARKING-2022-47	Dahanu Road	Goods shed	840	21.03.2023	12:00
9	MMCT-PARKING-2022-48	Nandurbar	Goods shed	270	22.03.2023	13:00
10	MMCT-PARKING-2022-48	Vapi	North East	500	22.03.2023	14:00
11	MMCT-PARKING-2022-48	Madhi	Near New Bldg.	757.87	22.03.2023	15:00

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No. RR/PR/SNPD/136/22-23/27; (1) Name of Work: Annual Maintenance Contract with material (CAMC) of 04 Nos. ELGI Make Electric driven, Rotary Screw type Air Compressor of Capacity 500 CFM/7.5 kgs-cm2 with air dryer & Servo Control Voltage Stabilizer (2) Approx. Cost of work: ₹ 38,19,538.22/- (3) Earnest Money: ₹ 76,400/- (4) Cost of Tender Form: Nil. (5) Completion period: 36 Months (6) Date and time of closing of tender submission: 30/03/2023 upto 14:30 hrs (7) Bidding start date: 16/03/2023 (8) Tenders shall be accepted only in e-tendering format through the website www.ireps.gov.in. Tender document is available on the website.

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Chief Engineer, CWC, New Delhi

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Office of the DRM(W) Mumbai, CSMT
OPEN E-TENDER NOTICE

No. CR-DRM(W)BB-2023-07 of 01.03.2023; Sr. No.1. Name of the work- Provision of track machine siding (400 m) at Mohope in Panvel-KJT section. Approximate Value ₹ 57.15 Lakhs. EMD ₹ 1,14,300/- Completion period - 6 months. Sr.No.2. Name of the work - A) a) WB - Supply of portable water for mechanized laundry at Wadibunder under BOOT scheme under ADEN (W) CSMT. (b) WB - Supply of portable water for Masjid, Reay Road and Ravali Junction etc. under ADEN (W)/CSMT. B) WB - Supply of portable water at NCC WB washing, siding to recouped extra rake 1.E. Kadhan, Duranto, special trains and commissioning or new PIT lines at Wadibunder. Approximate Value ₹ 134.79 Lakhs EMD ₹ 2,17,400/- Completion period-12 months. Sr. No. 3. Name of the work - A) CLA Colony - Rehabilitation of building No. RB/1/21, RB/1/22, RB/1/105 and RB/1/115 at Kuria Railway Colony under ADEN(Ws)/TNA. B) CLA Colony - Repairs to ceiling of rooms, down take pipes and drainage line, leakage in bathroom toilets and water proofing of seepage in building No. RB/1/01, RB/1/06 and RB/1/84 at Kuria Colony under ADEN(Ws)/TNA C) CLA Colony - Improvement to colony road at Kuria Colony under ADEN(Ws)/TNA D) LTT - Repairs to shed, apron, pathway, strengthening and water proofing of GYM office building at LTT. Approximate Value ₹ 353.57 Lakhs EMD ₹ 3,26,800/- Completion period - 18 months. Sr. No. 4. Name of work - Providing facilitation for the work of mutation of railway land for Central Railway, Mumbai Division including liaisoning with State Authority such as Revenue, DSLR, Local bodies. Approximate Value ₹ 154.15 Lakhs EMD ₹ 2,27,100/- Completion period - 6 months. Sr. No. 5. Name of Work - Boulder Scanning, Dropping, sounding of Tunnel and cleaning in NE Ghat Section as a part of monsoon preparation under Sr. DEN/NE section. Approximate Value ₹ 39.49 Lakhs EMD ₹ 1,67,000/- Completion period - 6 months. Sr. No. 6. Name of Work - Kalyan-Karjat - Rehabilitation of bridges No. 793, 8014, 8171, 877, 2, 581/1, 88/2, 88/3, 88/4 by 1800mm RCC NP-4 pipe by Micro Tunneling method under ADEN (T) KYN. Approximate Value ₹ 558.12 Lakhs EMD ₹ 4,29,100/- Completion period - 12 months. Sr. No.7. Name of Work - CTR(P) - 10.1 Km work with 60 kg rails by PQRS machines in DW-Roha section (Km UP: 72.500-73.500 = 1 Km, 73.900-76.100 = 2.2 Km, 77.400-82.300 = 4.9 km and DN: 53.00-55.00 = 2 Km Total 10.1 Km) in DEN/IEBB section. Approximate Value ₹ 294.34 Lakhs EMD ₹ 2,97,200/- Completion period - 12 months. O) Tender closing date & time of aforesaid tender: Up to 11.00 hrs. of 12.01.2023. Sr. No. 2, 3 and 4 on 15.03.2023. Sr. No. 3, 4, 5 on 17.03.2023. Sr. No. 5 & 6 on 16.03.2023. Sr. No. 7 on 24.03.2023, will be opened after 11.00 hrs. II) The prospective tenderers are requested to visit the website www.ireps.gov.in for details of tenders & corrigendum, if any. III) Tenderer may participate in above e-tender electronically through website www.ireps.gov.in only & submission of manual offers against e-tender are not allowed. Manually, if submitted shall neither be opened nor considered. IV) The Bid Security shall be deposited either in cash through e-payment gateway or submitted as Bank Guarantee bond from a scheduled commercial bank of India or as mentioned in tender documents. V) For further enquiry, may contact: Divisional Railway Manager (Works) Office, Central Railway on phone. 022-67455323. VI) This tender complies with Public Procurement Policy Order 2017 dated 16-9-2017. Complete details of tenders are available at the website www.ireps.gov.in. The complete details of tenders are also available in the "Notice Board" of the Divisional Railway Manager (Works) Office, Mumbai CSMT.

DRM(W)BB
RailMadad Helpline 139 851

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
Rated CRISIL AAA/ STABLE and ICRA AA+(Stable)

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

Rate of Interest per annum valid up to ₹20 Crores per deposit (w.e.f. 04th March 2023) for trusts, societies, associations and clubs

Period	Cumulative At Maturity	Non-Cumulative			
		Monthly	Quarterly	Half Yearly	Annual
12 - 23 months	7.60%	7.35%	7.39%	7.46%	7.60%
24 - 35 months	7.80%	7.53%	7.58%	7.65%	7.80%
36 - 60 months	7.70%	7.44%	7.49%	7.56%	7.70%

a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as 'Deposit'") with BFL, is ₹15000/-.
b) For the locations mentioned in part (M2) below, the minimum amount for opening a Deposit is ₹5000/- (not eligible for online investment).
c) Rate of interest for Deposits for ₹5000/- to ₹20 Crores 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.
d) 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 account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the deposit application form.
e) The request for renewal of the Deposit signed or consented by all the deposit holders shall reach the Company through physical application or through BFL Online portal at least 24 hours before maturity date of 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 empowered 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 shall not be required at the time of renewal of deposits as it stands null & void post its maturity date.
f) In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the cancellation request signed or consented by all the authorised signatories shall reach the Company at least 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 empowered 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.
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 %
31.03.2020	6,808.13	4,881.12
31.03.2021	5,362.88	3,955.51
31.03.2022	5,586.39	6,350.49

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 Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri D J Bajaj Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional
Dr. Naashad Forbes (Independent Director)	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anant Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abddi Galfar, Mumbai 400030.	Retired Civil Servant

LIABILITIES AND EQUITY

As at 31 March 2022	As at 31 March 2021	
ASSETS		
Financial assets	2,896.66	
Cash and cash equivalents	1,371.79	
Bank balances other than cash and cash equivalents	2.07	
Derivative financial instruments	121.90	
Trade receivables	1,031.71	
Loans	1,44,276.25	
Investments	16,371.82	
Other financial assets	464.44	
Total financial assets	1,65,152.25	
Non-financial assets		
Current tax assets (net)	158.96	
Deferred tax assets (net)	908.40	
Property, plant and equipment	1,189.77	
Capital work-in-progress	13.27	
Intangible assets under development	19.41	
Intangible assets	408.67	
Other non-financial assets	165.35	
Total non-financial assets	2,863.83	
Total assets	1,68,016.08	
LIABILITIES AND EQUITY		
Financial liabilities	140.02	
Derivative financial instruments	137.87	
Payables	-	
Trade payables	-	
Total outstanding dues of micro enterprises and small enterprises	0.27	
Total outstanding dues of creditors other than micro enterprises and small enterprises	762.58	
Other payables	13.27	
Total outstanding dues of creditors other than micro enterprises and small enterprises	301.34	
Debt securities	59,034.58	
Borrowings (other than debt securities)	29,870.38	
Deposits	30,289.52	
Subordinated debts	3,848.77	
Other financial liabilities	922.71	
Total financial liabilities	125,206.90	
Equity		
Equity share capital	120.66	
Other equity	41,935.22	
Reserves	162.24	
Other non-financial liabilities	511.73	
Total non-financial liabilities	753.30	
Total liabilities and equity	1,68,016.08	
Contingent Liabilities (Standalone)		
Particulars	As at 31 March 2022	As at 31 March 2021
Disputed claims against the Company not acknowledged as debts	52.87	51.98
VAT matters under appeal	4.29	4.29
ES matters under appeal	5.14	5.14
Guarantees provided	2.50	0.25
GST / Service tax matters under appeal	545.37	237.25
- On Interest subsidy	2,034.72	1,905.44
- On additional / reversal of credit on investment	25.47	-
- On penal interest / charges	51.37	237.25
- On others	13.73	6.42

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 27 July 2022 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
02 March 2023

HOW TO INVEST:
Applications can be made online by visiting www.bajajfinserv.in/fixed-deposit or Bajaj Finance branches or any of our affiliated partner websites or apps or offices. The amount should be deposited only by net-banking or cheque. Cheques should be payable to Bajaj Finance Ltd. (CIN: L65910MH1987PLC042961). The cheques should be payable at par and CTS compliant. Application form along with the necessary remittance should be sent to the Distributor of the fixed deposit scheme of the fixed deposit schemes of the submitted details of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank ac no.: ZBAJAF01 (numerical account number is replaced by CMS Collection code - ZBAJAF01), Account type: Current account, Bank Name: Industrial Bank Ltd, IFSC: INDB0000006, 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 +918698010011

By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain, Managing Director
DIN: 02550158

Conrad's NPP stakes govt claim; ally 'withdraws' support

AMRITA NAYAK DUTTA NEW DELHI, MARCH 3

INDIA MAY NOT face a long-drawn conflict as in the case of the war between Russia and Ukraine, but should have a healthy mix of technology and weapons required to fight such lengthy wars as well as wars which are short and swift, Chief of Defence Staff General Anil Chauhan said on Friday.

The top military officer was speaking at a panel discussion — The Old, The New, and The Unconventional: Assessing Contemporary Conflicts — along with General Angus Campbell, Chief of the Defence Force, Australia and General Jim Mattis, former US Secretary of Defense — during the Raisina Dialogue.

General Chauhan said being self-reliant is one of the key lessons India can derive from the Russia-Ukraine war and it has to be seen what kind of capability India needs to build based on other lessons from the war. "Should it be for a short intense war or a long haul, because both require different sets of technology and weapon sets," he said, adding that high-precision weapons are needed for long-range strikes in a short war, but for wars lasting longer, a large number conventional weapons, including stocks of artillery and tank ammunition, are required to keep up the country's warfighting stamina. He said India's peculiar security challenges entail that the military should possess a healthy mix of both.

He said India has taken baby steps towards self-reliance and the defence services will be the driving force in making the government's initiatives towards this goal successful.

Stating that he would look at the conflict from the point of view of a military practitioner, General Chauhan said there are no universally acceptable lessons from the war. He said it is a different kind of war and has created contradictions. While earlier it was assumed that future wars would be short, swift and fast, the Russia-Ukraine war has turned out to be a longish war, he said.

Both General Campbell and General Mattis sought to criticise Russia's actions against Ukraine.