THE CITY





(L) Demolition of the remaining portion of the British-era Carnac Bridge underway on Sunday; (above) Chhatrapati Shivaji Maharaj Terminus (CSMT) wears a deserted look ahead of the resumption of normal train services on Sunday morning. Ganesh Shirseka

New bridge will be built within 19 months: BMC

New structure will be 70 metres long & 26.5 metres wide, say civic officials

PRATIP ACHARYA MUMBAI, NOVEMBER 20

WITH THE Central Railway dismantling the century-old Carnac Bridge ahead of the 27-hour deadline, the Brihanmumbai Municipal Corporation (BMC) on Sunday said that a newly reconstructed bridge will be completed within 19 months from the day of final demolition.

P Velrasu, Additional Municipal Commissioner (Projects) said that the work orders for constructing the new bridge were issued in October 2022 and since this will be a prefabricated structure, the construction and fabrication works have already begun at a workshop in Ambala.

A prefabricated structure is manufactured off-site or away from the lo-

City sees minimum

temp drop below 20

degrees for 2nd time

The construction of the piers on which the newly re-constructed structure will be put up has already been started and we are aiming to complete it on or before April 2023. The fabrication works have started in Ambala and post that, the girders will be brought to the site by end of January, following which it will take tentatively two months to complete the assembling at the site"

-PVELRASU ADDITIONAL MUNICIPAL COMMISSIONER (PROJECTS)

cation where it will be set up. The bridge will be brought to the location when it is ready for final installation.

The construction of the piers on which the newly re-constructed structure will be put up has already been started and we are aiming to complete it on or before April 2023. The fabrica-

Gadchiro

tion works have started in Ambala and post fabrication, the girders will be brought to the site by end of January, following which, it will take tentatively two months to complete the assembling at the site," Velrasu told The Indian Express on Sunday.

Civic officials said that the new bridge will be 70 metres long and 26.5 metres wide. Velrasu said that the cost of reconstruction of this bridge would be around Rs 49 crore

The BMC had earlier paid Rs 2.6 crore to the Railways for demolishing the Carnac Bridge and Hancock Bridge. Velrasu said that the civic body is aiming to launch the first girder of the bridge by May 2023. He said that the finishing work after the girders are launched would take one more month.

"The second girder will be launched in October 2023, and it will take another month to complete the finishing works. Besides this, the construction of approach slabs in the east will require four more months post the launch of the girders, while the $construction \, of \, the \, \bar{approach} \, slabs \, on \,$ the west side will be taken up after the first girder is launched," Velrasu said.

45 Years of

the age mit will be

the closing date of

receipt of the

Dismantling of Carnac Bridge completed before 27 hrs

EXPRESS NEWS SERVICE MUMBAI, NOVEMBER 20

EVEN THOUGH the Central Railway (CR) had planned a 27-hour-long block on its lines between Chhatrapati Shivaji Maharaj Terminus (CSMT) and Masjid Bunder station for the dismantling of the British era Carnac Bridge, the train services were restored before schedule on Sunday. According to the plan, the original block was to be held on all six lines and between the seventh line and the yard between CSMT and Byculla/Wadala stations from 11 pm on Saturday to 2 am on Monday.

The first local train departed from the CSMT on Sunday at 3:30 pm for Thane passing the Carnac Bridge dismantling site at 4 pm. Services on the Harbour line were restored at 5.46 pm also before schedule. The first train on the Harbour Line (Panvel-Wadala local) departed from Vadala at 5.46 pm for CSMT while the CSMT-Panvel local departed from CSMT at 5.52 pm, railway officials said. A Central Railway (CR) official on Sunday evening said that the dismantling work between the seventh line and the yard was in progress and was expected to be completed before time as well.

Officials said that taking a cue from

the past blocks, innovative planning was done to carry out the mammoth task with 100 per cent removal of trough and slab concrete, removal of pathways in the available corridor margins before the block day and standby cranes helped to complete the work before time.

Anil Kumar Lahoti, General Manager, Central Railway said that it was a huge and challenging task as traffic on all lines and CSMT station were completely shut. "The extensive preparatory work, innovative scheme, meticulous planning and coordination with local civic bodies enabled us to

complete this enormous task ahead of

schedule. Deployment of multiple large-capacity cranes and other machinery with extensive manpower and teamwork facilitated expeditious completion of the work."

He added, "This mega traffic block was also utilised to carry out a large number of other maintenance works on the track. Overhead electricity and signalling during the shadow block saved the Railways about 900 hours of the future block period."

To facilitate commuters during the block period, helpdesks were provided at CSMT, Byculla, Dadar, Thane, Wadala Road and Panvel, Nasik, Pune and other major stations.

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]AAA(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 ₹5 Crores per deposit (w.e.f. 22nd November 2022) for NRIs, OCIs and PIOs

Period (except	Cumulative	Non-Cumulative			
table 2)	At Maturity	Monthly	Quarterly	Half Yearly	Annual
12 - 23 months	6.80%	6.60%	6.63%	6.69%	6.80%
24 - 35 months	7.25%	7.02%	7.06%	7.12%	7.25%
36 months	7.50%	7.25%	7.30%	7.36%	7.50%

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 o

g) The depositor(s) should submit a written request for renewal of the Deposit (or a

portion thereof) so as to reach to Company atleast 24 hours prior to maturity date o portion thereof) so as to reach to Company 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 advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be acrepted 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 rands null fix wild nost lis maturity date. osits as it stands null & void post its maturity date. h) In case where the depositor(s) has opted for renewal of Deposit through Deposi

application form, however, wishes to cancel the renewal request, the depositor(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 and business prior to maturity date of the Deposit. The written request and be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributions empaneled with the Company. No requests shall be accepted post the above mentioned neried.

Tade payables

Tade payables

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

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

Financial Year	Profit (Sta	ndalone)	(₹in Cro Divide r
ended on	Before Tax	After Tax	%
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3955.51	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.

Provisions

Other non-financial liabilities

Total non-financial liabilities

E. Names, addresses and occupations of Directors: NAME ADDRESS OCCUPATION Bajaj Vihar Colony, Mumbaj-Pune Road,

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 Balaji Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional	
Dr. Naushad Forbes (Independent Director)	74 Koregaon Park, Lane No. 3, Pune 411001	Business	
Shri Anami Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant	
Shri Pramit Jhaveri (Independent Director)	21C Woodlands Peddar Road, Mumbai 400026.	Business	

ASSETS

Cash and cash equivalents	2,898.66	1,371.79
Bank balances other than cash and cash	2.07	2.11
equivalents		
Derivative financial instruments	121.90	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	1,35,829.81
Non-financial assets		
Current tax assets (net)	158.96	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
Intangible assets	408.67	254.76
Other non-financial accets	165.35	101.20

2,863.83

3,845.77

2,034.72

1,68,016.08

2,453.74

3,898.61

1,38,283.55

140.02 Trade payables Other payables Total outstanding dues of micro enterprises nicro enterprises and small enterprises Debt securities 59,034.58 43,071.71 Borrowings (other than debt securities) Subordinated debts

Total non-financial assets

Other financial liabilities

On interest subsidy

Income tax matters

Total assets

Total financial liabilities 125,206.90 101,639.74 Non-financial liabilities 753.30

Equity share capital Other equity 41,935.22 Total assets 42.055.88 35,938,74 Total liabilities and equity 1,68,016.08 1,38,283.55 Contingent Liabilities (Standalone) 31 March 2022 31 March 2021 Disputed claims against the Company not acknowledged as debts 52.87 VAT matters under appeal Guarantees provided 2.50

b) The aggregate of deposits actually held as on 31.03.2022: ₹30,289.52 Crore

gaggregate uces nom ure actinices, own mind and non-minal backet, activities of pushess wentures in which the companies in the same group or other entities or business wentures in which the toto/Company are holding substantial interest are ₹114.31 (core (Baja) Housing note tld. = 70.80 K, Baja) Financial Securities LIA. = ₹5.0.21 K, Baja) Alliaru Ele rance Company Ltd. = ₹2.71 K, Baja) Alliaru General Insurance Company Ltd. = \$5 C, Baja] Finserv Health Ltd. = ₹12.20 C, Baja) Altot Ltd. = ₹0.21 C, Hind Musafir Incyttd. = ₹0.01 C, Baja) Electricals Ltd. = ₹0.02 C, Jamnalal Sons FVL.Ltd. = ₹0.22 C.

I. The Company has no overdue deposits other than unclaimed deposits

i) 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 Deposit

iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

v) The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board or Directors are responsible for the correctness and veracity thereof. The financia

Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility 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 Company and for repayment of deposits/ discharge of liabilities by the Company.

K The denosits shall also be subject to the terms and conditions as per the deposi

L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions

a) 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. Ir case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

1. Business carried on by the Company and its branches

Described to the state of the s vww.bajajfinserv.in=> Scroll to bottom of the webpage=

branch or by directly clicking https://www.bajajfinserv.in/branch-locator Locations where minimum deposit size is ₹5000 (not eligible for online investment)

 a) Gujarat - Bujetha, Kahanva, Khaparwada, Nandarkha, Sunevkalla, Amadpore Asarma, Darapura, Dungri, Godavadi, Harangam, Kotambi, Sarvani, Vanskui Balda, Bhathi Karambeli, Jitali, Umra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari Pathri, Karmal, Handod Chokkii. b) Maharashtra - Baragaon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthane

Odha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Vadjai, Indawe, Vinchur Devbhane, Deur Budruk, Pandhurli. 3. Business carried on by the subsidiaries of the Company

1,905.44	Sr. No.	Name of subsidiary	Address of registered office	Activity
237.25 6.42	1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
0.00 0.28	2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

sbove 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 orized by the Board to sign on it's behalf, has been delivered to the Reserve Bank of India for registration.

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 is replaced by CMS Collection code – ZBAJAJFD), Account type: current account, Bank Name: IndusInd 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@bajaifinserv.in or call us on +91 8698010101

Maharashtra State AIDS Control Society (Govt. of Maharashtra) Wadala (West), Mumbai 400031 Notice for recruitment of contractual vacant positions

Mumbai: The city felt a nip in its 1) Clinical Services Officer (CSO) 1 Posts (under Civil Surgeon, Dist- Palghar)
2) Clinical Services Officer (CSO) 1 Posts (under Civil Surgeon, Dist- Gadchiroli) air, as the minimum temperature dipped below 20 degrees Celsius.

The Santacruz observatory of the Indian Meteorological Department (IMD) recorded 19.8 degrees on Sunday. This is the second time in the past two weeks that the minimum temperature in Mumbai dipped below 20 degrees. Earlier on November 6, the city's minimum temperature had been recorded at 19.6 degrees.

Meanwhile, weather experts have said that the city's overall temperature may see a further decline in the coming week, "A fresh western disturbance will approach over the western Himalayas. This may alter the flow of winds in northwest India and eventually may lead to a marginal fall in temperature within the next

few days," said an IMD official. Mumbai's Air Quality Index (AQI) also showed an improvement with the city recording an overall AOI of 139, which falls into

the 'moderate' category. **ENS** SGSJK's AMSIMR **ADMISSION FOR 2022-23**

MASTER OF MANAGEMENT STUDIES Two Year Full - Time Course Intake Capacity : 60 Against CAP Vacancy and cancellations.

Application are invited for admission against Vacant

Seats after CAP round for candidates who are Registered with Competent Authority Candidates should be graduates with minimum 50% (45% in case of candidates of backward class categories and persons

with disability belonging to Maharashtra State only). ■ Candidates should also have secured positive non-zero score in CAT/CMAT/XAT/ATMA/MAT/GMAT 2022.

Information Brochure may be referred for further details. Admissions will be on the basis of inter se merit of the candidates and on the basis of the rules prescribed by the DTE

■ Further details of Schedule of Admission process are displayed on the website and notice board of the institute Committed to Excellence Shree Ghatkopar Sarvajanik Jivdaya Khatu's

ARUNA MANHARLAL SHAH INSTITUTE OF MANAGEMENT & RESEARCH (Approved by AICTE, DTE, Government of Maharashtra & Affiliated to University of Mumbai)

Maneklal Amulakhrai Mehta Marg, Off LBS Marg, Near MTNL Telephone Exchange, Ghatkopar (W), Mumbai-86 © 022 25126805 / 25159605 / 9920916119 admissions@amsimr.org www.amsimr.org

MMS DTE Code:

Email: ssmslawpune@yahoo.com | Web.: ssmslawpune.com | Contact: 020-24431144 Applications are invited for the following post Sr.No. **Post** No.of Posts Category

: 24473946 | Email : shrishivajimarathasoc

APPOINTMENT

SHRI SHIVAJI MARATHA SOCIETY'S LAW COLLEGE,PUNE-2

Bachelor's Degree in Medical or Alli

Sciences/ Master's Degree in Public Health/ Health Care Management Health Care Administration/ Socia Science/ Psychology/ Applied Epidemiology/ Demography

Statistics/ Population Sciences.

One year's experience for candidates with a Master's Degree in Public Health/ Healthcare Management/ Health care Administration/ Applied Epidemiology Three years experience in Public Health with a Bachelor's Degree in Medical or Allied Sciences/ Masters in Social Science/ Psychology/ Demography/ Statistics/ Population Sciences with minimum of one year of experience in the

one year of experience in the HIV/AIDS sector.

Desirable- Excellent Written and verbal Communication skill in Local

languages and English (Speaking Receipt of the application.

Project Director, Maharashtra State AIDS Control Society, Mumbai

Shri Shivaji Maratha Society

425, Shukrawar Peth, Pune - 411002

ble candidate(s) can be send their application(s) either through registered/speed post or it can be sub erson in the office of the "Project Director, Maharashtra State AIDS Control Society, Acworth L plex, Near Wadala Over Bridge, R. A. Kidwai Road, Wadala (West), Mumbai-31" on all working day

Please note that application(s) send by email will not be considered.

or detailed guidelines, application forms, please visit our website: www.mahasacs.org

atistics/ Population Sciences

1. Principal One Open to All Qualification / Experience are per Govt. of Maharashtra, UGC & Savitribai Phule Pune University pune. Shri Shivaji Maratha Society's Institute of Management & Research

Aranyeshwar, Parvati, Pune-09 Tel-020-24222612 | E-Mail ID: imrpune@rediffmail.com | Website: www.ssmsimr.edu.in No.of Posts Category Sr.No. Post Director One Open to All Eligibility, Qualification & Experience are required as per UGC, AICTE & Savitribai

Phule Pune University & DTE. Govt. of Maharashtra.

SHRI SHIVAJI MARATHA SOCIETY'S COLLEGE OF ARCHITECTURE Aranyeshwar, Parvati, Pune-09 ssmscoa@gmail.com | www.ssmscoa.org | Tel: 020-24222771

No.of Posts Category Sr.No. Post Principal One Open to All Qualification, Experience, Conditions shall be as per the norms of Council of Architecture, New Delhi, DTE Govt. of Maharashtra Savitribai Phule university, Pune. All Above Application along with attested copies of certificates must reach to the Hon Secretary, Shri Shivaji Maratha Society, 425 Shukrawar Peth. Pune - 411002, withir 15 days from the date of publication of this advertisement.

Shri Janardan G. Thorat, Hon. Secretary, SSMS



PRAISE FOR THORAT

CONGRESS LEGISLATIVE party leader Balasaheb Thorat has managed to justify the trust placed in him by the Gandhi family with the organisation of the Maharashtra leg of the Bharat Jodo Yatra. Thorat's organisational skills impressed a lot of AICC leaders, thanks to the vatra and, more importantly, the mammoth public rally in Shegaon. The praises thrown at him and his method of working from behind the curtains may land him more responsibilities in future..

NO FLAMBOYANCE

ORGANISERS OF the Bharat Jodo Yatra instructed the local party units to avoid flamboyant preparations for the yatris. The farewell dinner of Bharat Jodo Yatra was planned at Bhendval village in Buldhana district on Saturday night and the organisers, hoping to make it a memorable one, had planned an orchestra. Senior party leader K C Venugopal, however, asked not to make any such arrangements and cancelled the orchestra. The arrangement of speakers and other musical equipment had to be dismantled.

FOLLOWING RAHUL

MAHARASHTRA PRADESH Congress Committee president Nana Patole not only walked along with Rahul Gandhi during the yatra but also followed up on his looks. After a few Congress leaders asked the usually clean-shaven Patole about traces of a beard, he is learnt to have said that he was taking after the beard sported by Rahul and would get rid of it only after the Maharashtra leg of Bharat Jodo Yatra was over.

BALANCING ACT

THANE POLICE has been walking on eggshells over the past few weeks with two cases against NCP MLA Jitendra Awhad and a faceoff between two factions of the Shiv Sena in Thane. Battling allegations — especially in the molestation case against Awhad that the force was taking orders from Shinde, they have had to do a balancing act by also registering FIR against the women who made allegations against the leader. Given that police transfers are iust around the corner, senior officers are walking the tightrope.

COMPILED BY ALOK DESHPANDE & MOHAMED THAVER

Have a comment or suggestion for ${\bf Mumbai\,Confidential?}$ Write to mumbai.newsline@expressindia.com with subject line: Mumbai Confidential

For 'misbehavior' at all-women toll plaza, DGP office seeks suspension of SP; CAT stays action

MOHAMED THAVER

MUMBAI, NOVEMBER 20

THE STATE DGP office recently submitted a proposal to the Maharashtra government seeking the suspension of 2006-batch IPS officer and former Nashik (Rural) SP Sachin Patil, based on findings of a probe against him. Currently, Patil is posted in Aurangabad as SP, Crime Investigation Department (CID).

The inquiry found that in August, Patil as SP Nashik (rural), had misbehaved with the staff of the Pimalgaon Baswant toll plaza -- run by only women personnelon National Highway 3 in Nashik. The probe report stated that Patil asked the local police to book the staffers by misusing his position and giving wrong orders to his juniors. The probe was ordered by the DGP office on August 19, a day after the alleged incident.

As per the report, on August 18, Patil, who was travelling in a lane had not been kept vacant at the toll naka for him to pass and he had to wait. Usually, toll nakas have a lane vacant for ambulances to pass.

As per the statement of one of the seven women staffers working at the toll plaza, Patil's constable was unhappy and shouted at her saying, "Don't you understand, Sir is calling you?" When she accompanied him

to the other end of the toll naka, she saw the six other staffers standing there. "SP Sachin Patil started abusing us. He asked all the women to take off the scarves they used to cover their faces from the dust and told them to sit on the ground for 10-15 minutes," the woman said in her statement. "When the toll manager came

up. He then told the four security guards and all the women to hold their ears and made them sit near lane 16." the statement added.

"He told us to sit there till the

out from his office, the SP beat him



Sachin Patil

inspector(from the local police station) comes and if we dared to move, no one would be worse than him. Fifteen minutes later, the inspector, along with some constables, came to the spot. He (inspector) made a video call to the SP to confirm that we were there. Then we were all taken to the police station around 6.30 pm." The woman further said, "No woman officer was present (at the police station)... we were there till 9.30 pm. after which we were dropped at the toll plaza in a police vehicle."

Later, they came to know that they had been booked under

Agency Regulation Act, 2005, for hiring security guards who did not have license.

When contacted, Yogesh Singh, project manager of the toll plaza, said, "Three days after this, another FIR for obstructing public servant was registered. Three of our men working at the toll plaza were arrested and lodged behind bars for 18 days."

He added, "Usually, 15 minutes prior to the SP reaching the plaza, we keep a lane empty. This time, however, we were not informed and hence, there was a delay for around three minutes. The SP also made two-three men at the toll naka do sit-ups. During the entire time, the boom barriers at the toll naka were removed and all vehicles passed without paying. This bit was captured on the network video recorder, though it was taken away by the police and never returned. We had to function without a camera for 10 days.'

DGP office asked Special Inspector General (Aurangabad) Mallikarjun Prasanna to probe the matter. Prasanna visited the spot and recorded the statements of several persons linked to the incident and submitted an over 25-page fact-finding report

to the DGP office.

The report concluded that Patil had misbehaved and to cover it up, he put pressure on his juniors and registered an FIR. Based on the report, the DGP office recommended to the state home department that Patil be suspended. In the meantime, Patil approached the Central Administrative Tribunal (CAT) against the probe report. In his application, he said that the inquiry was conducted when there was no complaint from anyone. He alleged that the probe was held to victimise him and appealed that no coercive action should be taken against him. as he feared suspension.

On September 30, the CAT

October 6, and sought a response of the state government. It asked for status quo to be maintained in the matter, following which no action was taken against Patil. So far, the state government has not filed its response before CAT.

When contacted, Patil refused to speak, saying that the matter was subjudice and the CAT, based on facts, had granted a stay.

Meanwhile, a source alleged, "Firstly, the probe was ordered on whose complaint? If indeed Patil was wrong, why has the Maharashtra government not yet filed a reply after he approached CAT?... Patil is being targeted as he had moved the Bombay High Court after he was transferred as the Nashik Rural SP last year, following which, the HC had stayed the order and passed strictures against his mid-term transfer. Further, what action was taken against some findings against the toll plaza that Patil had submitted to the government?"

Raju Shetti threatens statewide agitation by cane farmers on Nov 25

Mumbai: Swabhimani Shetkari Sanghatana (SSS) president Raju Shetti on Sunday threatened a state-wide 'chakka jam andolan' on November 25 to highlight the alleged exploitation of sugarcane farmers in Maharashtra.

Shetti, who had earlier in the week led twoday protests in parts of western Maharashtra, said the ruling BJP-Balasahebanchi Shiv Sena government was turning a blind eye to the farmer's woes. The farmer leader said the SSS would not backtrack from its demand of making the one-time payment of fair price remuneration (FRP) to farmers compulsory.

"We will agitate across Maharashtra. We will hold demonstrations on streets and highways bringing life to a standstill. We have appealed to sugarcane farmers to take part in large numbers. There will be no sugarcane cutting or crushing (on the day of the protest). We have appealed for peaceful agitation," said Shetti.

CHIEF SECRETARY FILES AFFIDAVIT IN RESPONSE TO PIL

Process to construct 14 more jails underway: govt to HC

OMKARGOKHALE MUMBAI. NOVEMBER 20

THE STATE government has informed the Bombay High Court that it is taking efforts to construct 14 more jails with the capacity to accommodate 15,000 inmates "keeping in mind the future needs of at least 20-30 years." The reply was submitted recently by state Chief Secretary (CS) Manu Kumar Srivastava. Most of the prisons in the state are facing overcrowding with 36 prisons housing over 42,000 prisoners against their capacity of 23,217.

The government said the planning and tender processes for the construction of additional jails at Ahmednagar, Baramati, Palghar, Hingoli, Gondia, Bhusaval, along with two additional prisons on the existing lands of Yerawada (Pune) and Thane central prisons are underway and same would increase the capacity of inmates jails by 9,549. The additional jails at Yerawada and Thane will house 3,000 inmates each, it was submitted.

Moreover, six more prisons are proposed to be constructed in Turbhe (Mumbai), Alibaug, Satara, Sangli, Nanded and Beed, However, lands are yet to be made available for the same. It will increase the capacity of inmates by at least 6,000. The government said that the planning for five more open prisons on the existing land for prisons in Yerawada, Kolhapur, Nagpur, Amravati and Akola (open prisons for females) are already under consideration.

The government also informed

to the inmates to ensure hygienic conditions and maintain privacy.

After Advocate General Ashutosh Kumbhakoni for the state government submitted that a meeting of all stakeholders concerned for jail reforms will be convened in the last week of this month and he is "optimistic about the fruitful result", the bench posted further hearing in the

> **FULL REPORT ON** www.indianexpress.com

BAJAJ FINANCE LIMITED

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

FIXED DEPOSIT SCHEMES

9th edition of Mercedes-Benz Classic Car Rally flagged off

EXPRESS NEWS SERVICE MUMBAI. NOVEMBER 20

THE NINTH edition of the Mercedes-Benz Classic Car Rally (MBCCR), flagged off on Sunday, saw participation by $over\,70\,Mercedes\,cars\,from\,across\,the$ country, including Rajkot, Goa and Kochi, The rally — from Taj Lands End in Bandra to Worli Sea Face and back was flagged off by Vishwas Nangre Patil, Joint Police Commissioner (Law and Order), Mumbai, and Martin Schwenk, MD and CEO, Mercedes-Benz India, on Sunday

Organised by Autocar India in association with Mercedes-Benz, more than half the participating cars made their show debut this year and were either freshly restored or returned to the show after a restoration.

Some of the key participations this vear included The Indian Express Group chairman Viveck Goenka's S-Class collection, Pratapsinh Gaekwad's 230SL Pagoda, Gautam Singhania's cabriolet. Adenauer Yashvardhan Ruia's 1929 Nurburg, one of the few in the world, was the oldest automobile to participate in the event. "I look forward to the Mercedes-



1929 Nurburg — the oldest car at the rally — leads the convoy at Bandra after flag-off.

Benz Classic Car Rally every year because I get to see so many cars that I haven't seen before. It is one of the finest rallies of its kind in the country and extremely well-organised," said Viveck Goenka.

First held in 2014, Schwenk described the rally as a celebration of the manufacturer's rich history. "I have been witnessing the rally since 2018, and each year since then it has kept exceeding my expectations in terms

of the cars on display and the sheer passion of the owners who celebrate Mercedes-Benz's heritage. It is a pleasure to see our customers come together as one family to celebrate and drive these icons of luxury on Mumbai's streets," said Schwenk.

The rally also had all seven generations of Mercedes-Benz S-Class on display to commemorate the 50th anniversary of the car that has shaped the future of the automobile

Thackeray, Ambedkar share dais, attack BJP, pledge to 'save democracy'

EXPRESS NEWS SERVICE MUMBAI. NOVEMBER 20

SHIV SENA (UBT) president Uddhav Thackeray and Vanchit Bahujan Aghadi president Prakash Ambedkar on Sunday shared the dais at Shivaji Mandir at an event to relaunch a website on Prabodhankar Thackeray. The coming together of Thackeray and Ambedkar fuelled talks about a new political realignment in Maharashtra.

Although both sides stuck to their stated position that there was nothing political about the event, Thackeray and Ambedkar hit out at the BJP, terming it a threat to Indian democracy.

Warning of a threat to the Constitution and the judicial system, Thackeray urged people to pull down the government at the Centre and in Maharashtra. "Indian Constitution has accorded equal rights and powers to both the Centre and state. Unfortunately the Centre seems to be usurping all the powers of the state blatantly violating the laws enshrined in the Constitution," he said.

"Union Law Minister Kiran Rijuju recently said the appointment of judges lacked transparency. Which



Thackeray & Prabodhankar.com chief Sachin Parab at Shivaji Mandir in Mumbai on Sunday at the relaunch of the website. Ganesh Shirsekar

means gradually the Centre wants to replace the existing collegium system to appoint judges. Instead, they want the PM to directly appoint judges. Look at how they are dismantling institutions," he added.

"We have to take this initiative together to uphold Indian democracy and Constitution. Otherwise what right do we have to recall the great work of our grandfather's Prabodhankar Thackeray and Babasaheb Ambedkar, Babasaheb Ambedkar was personally subjected to atrocities. Yet, he fought valiantly.

Whereas, Prabodhankar Thackeray, who had witnessed the wrongs in the system, joined hands and supported Ambedkar to bring social reforms. Time has come to rise and work together," Thackeray asserted.

Addressing the audience, Prakash Ambedkar said, "We have to choose whether we want democracy or dictatorship. As a political party we will take a decision. But that is not enough. Each and every individual who exercises his or her vote will have to choose between democracy and dictatorship.'

the court that additional toilets and

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

Rated CRISIL AAA/ STABLE and [ICRA]AAA(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 ₹5 Crores per deposit (w.e.f. 22nd November 2022)

ad (aveant	Cumulative	1					Atmotority	monthly	quarterry	non rediry	Aiiiiddi
abla 3)						15 months	6.95%	6.74%	6.78%	6.83%	6.95%
	At Maturity	Monthly	Quarterly	Half Yearly	Annual	18 months	7.00%	6.79%	6.82%	6.88%	7.00%
23 months	6.80%	6.60%	6.63%	6.69%	6.80%	22 months	7.10%	6.88%	6.92%	6.98%	7.10%
25 111011(115	0.00 %	0.00 %	0.03 //	0.07 70	0.00 /0	30 months	7.30%	7.07%	7.11%	7.17%	7.30%
35 months	7.25%	7.02%	7.06%	7.12%	7.25%	33 months	7.30%	7.07%	7.11%	7.17%	7.30%
						39 months	7.60%	7.35%	7.39%	7.46%	7.60%
60 months	7.50%	7.25%	7.30%	7.36%	7.50%	44 months	7.70%	7.44%	7.49%	7.56%	7.70%
	ount for oper		l Deposit ('	'hereinafter	referred as	NAME	ADD	RESS		occ	UPATION
eposit) wil	:h BFL, is ₹1500	0/									

b) For the locations mentioned in point M(2)below, the minimum amount for opening a peopsit) is \$5000/(not eligible for online investment).

c) 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 for an amount up to ₹5 (five) crore.

re than ₹5 Crore per Di 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.

within the cap on Rate of Interest Specified by the Keserve Bank of India.

e) In case of online application for Deposit through BFL online link, the Deposit will be booked upon receipt of the funds by the Company from the customer and hence the Deposit will be booked within 5 days from date of the application. Subject to approval of Application by BFL interest payable on a Deposit will be calculated from () the date of application made through BFL portal and associate actions containly when a suprent advantage capture containly when a suprent advantage capture. partner portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date receipt of the funds by BFL where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used, and (iii) the date of realization of amount by BFL, where the payment is made by

f) The Company will make repayment of Deposit on the date of maturity of such Other financial assets 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 chegue (in case of rejection of transfer by NEFT/RTGS) to the bank Non-financial assets account of the depositor mentioned in the Deposit application form

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 the Company either through physical application or through BEI. 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 empaneled with the Company. No requests for renewal of Deposits shall be accepted post the above-mentioned period. Renewal of Deposits will be subject to the rate of interest and other terms for 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 that the provided in the conditions prevailing the subject to the rate of interest and other terms for 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 table.

h) In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the depositor(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 writter equest 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

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

"Other payables of total outstanding to the payables of t A. Name of the Company: BAJAJ FINANCE LTD.

B. Date of Incorporation: 25th March, 1987

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.

			(4 in Crore)
Financial Year	Profit (Star	ndalone)	Dividend
ended on	Before Tax	After Tax	%
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 th The Company is managed supervision of the Boat	ged by the Managin	g Director, subject	
necessary powers for ma			
E. Names, addresses	and occupations	of Directors:	
NAME	ADDRESS		OCCUPATION
Shri Sanjiv Bajaj (Chairman)	Bajaj Vihar Colony, A Akurdi, Pune 411035		Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigo Kalyani Nagar, Pune		Service
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaor Pune 411001.	Park, Lane No. 2,	Industrialis
Shri D J Balaji Rao (Independent Director)	D-103 Adarsh Reside 8th Block, Jayanagar Bangalore 560082.		Professional
Dr. Naushad Forbes (Independent Director)	74 Koregaon Park, La Pune 411001	ane No. 3,	Business
Shri Anami Narayan Roy (Independent Director)	62 Sagar Tarang, Kha Khan Road, Worli Se Mumbai 400030.		Retired Civil Servant

the two latest audited balance sheets: 31 March 2022 31 March 2021 Cash and cash equivalents Bank balances other than cash and cash equivalents 1,44,276.25 16,371.82 464.44 1,65,152.25 908.40 1,189.77 13.27 19.41 Property, plant and equipmen 165.35 Total non-financial assets 2,863.83 2,453.74 1,68,016.08 Trade payables -Total outstanding dues of micro enterprises 0.27 and small enterprises 762.58 666.04 Total outstanding dues of micro enterprises -Total outstanding dues of creditors other than 301.34 191.08 micro enterprises and small enterprises Debt securities Borrowings (other than debt securities) Deposits ubordinated debts 3,845.77 (#in Cross) Other financial liabilities 125,206.90 101,639.74 n-financial liabilities er non-financial liabilities 41,935.22 35,818.42 42,055.88 35,938.74 tal liabilities and equity 1,68,016.08 1,38,283.55 ntingent Liabilities (Standalone) rticulars

1,38,283.55 31 March 2022 31 March 2021 51.98

puted claims against the Company not cnowledged as debts 52.87 matters under appeal matters under appea arantees provided 2.50 0.25 n interest subsidy 1,905.44 additional reversal of credit on investmen

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

H. The aggregate dues from the facilities, both fund and non-fund based, extended to H. Ine 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 ₹114.31 Crore (Baja) Housing finance tLd - ₹0.08 cf, Baja) financial Securities tLd - ₹0.21 cf, Baja) Allianz Life Insurance Company Ltd - ₹2.71 cf, Baja) Allianz General Insurance Company Ltd - ₹2.71 cf, Baja) Allianz General Insurance Company Ltd - ₹48.55 cf, Baja) Finserv Health Ltd - ₹12.30 cf, Baja) Auto Ltd - ₹0.21 cf, Hind Musafir Agency Ltd - ₹0.01 cf, Baja) Electricals Ltd - ₹0.02 cf, Jannald Sons Pvt. Ltd. - ₹0.22 cf)

LThe Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:

i) The company has complete with reflections 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 with other unsecured liabilities.

iv) The deposits solicited by the Company are not insured. by the deposits solicited by the company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility 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 Company and for repayment of deposits / discharge of liabilities by the Company.

20,169.12

487.13

K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

1,35,829.81 L Deposits may be withdrawn prior to the date of maturity subject to the regul the Reserve Bank of India in this regard, Please note that premature withd Deposit (Including death cases) is subject to the following conditions:

15.07 a) Up 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

Business carried on by the Company and its branches

Business carried on by the Company and its branches:

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, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmedangar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambada, Amravati, Amreli, Amritisat, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Baredli, Baroda, Barshi, Belgaum, Bellany, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhila, Bhiwanaga, Bhila, Bhiwanagi, Bhala, Bhiwanagi, Bhila, Bhiwanagi Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailoi Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Guiberga, Guna, Guntur, Gwallor, Haldia, Halol, Hassan, Haveri, Himtangan, Hoshangbad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhi, Jaipur, Jalandha, Jajaur, Jammu, Jamnaga, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Katihal, Kakinada, Kaka, Kanur, Kaprur, Kaprur, Kathi, Khamgaon, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollam, Kapergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetta, Latur, Luchonw, Ludhiana, Machijantam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Murmbai, Mysore, Nabha, Naddad Nagarcoil, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Hayawda, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajlot, Rajanandangaon, Rajbura, Ranaghat, Ranchi, Ratlam, Ratmagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Siras, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupat, Tirupur, Tirchur, Tirchur, Tirkandrum, Tumakuru, Tutucin, Udaipur, Udipi, Ujajin, Vadakara, Valsad, Vajiyawada, Vizao, Vizianagram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned in the official webste page www.bajajfinservin= Scroll to bottom of the webpage=Contact us=Visit

page www.bajajfinserv.in=> Scroll to bottom of the webpage=>Contact us=>Visil our branch or by directly clicking https://www.bajajfinserv.in/branch-locator 2. Locations where minimum deposit size is ₹ 5000 (not eligible for online investment a) Guiarat - Bujetha, Kahanya, Khaparwada, Nandarkha, Suneykalla, Amadpore Asarma, Darapura, Dungri, Godavadi, Harangam, Kotambi, Sarvani, Yanskui, Balda Bhathi Karambeli, Jitali, Umra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari, Pathri Karmal, Handod Chokdi

b) Maharashtra - Baragaon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthan-Odha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Vadjai, Indawe, Vinchur, Devbhane, Deur Budruk, Pandhurli

3. Business carried on by the subsidiaries of the company:					
Sr. No.	Name of subsidiary	Address of registered office	Activity		
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business		
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant		

e 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 ector, who is authorized by the Board to sign on it's behalf, has been delivered to the Reserve Bank of India for registration.

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 Baja 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 BFI or be submittee at a roll the BFI branches. For NETF/RETS, please use the following details: Beneficiary Name: Baja Jinance Ltd, Bank act no.: 28/AJ/JFC (numerical account number is replaced by CMS Collection code – 28/AJ/JFC)). Account type: current account, Bank Name: Indusinc Bank Ltd, IFSC: INDEO000006, Bank branch: Natiman Point, Mumbal. For any investment queries or information about our affiliated partner websites, write to us at Wecarege@bajafinserv.in or call us on +91869801011

Ex-Navy man killed by wife & son, body chopped into parts

SWEETY KUMARI

BARUIPUR, NOVEMBER 20

DAYS AFTER Shraddha Walkar's killing in Delhi shook the country, a similar murder has come to the fore in Baruipur, 40 km from Kolkata, where a 50-year-old woman and her 25-year-old son have been arrested for allegedly killing her husband and then chopping his body into six parts before dumping them in nearby areas.

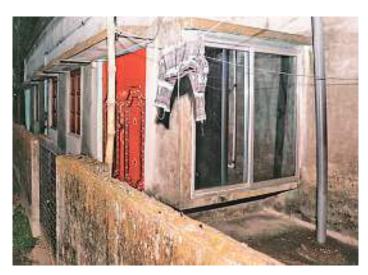
Police said 55-year-old Ujjawal Chakraborty, a former Navy personnel, was killed by his wife Shyamali Chakraborty, and son Raju Chakraborty alias Joy, on November 14 evening after they had a quarrel over paying Rs 3,000 examination fees of the son.

"So far, investigation has found Ujjawal was an alcoholic and used to assault his son. On November 14 evening, he had a fight with his wife when his son attacked him. Out of rage, Raju strangulated his father," Superintendent of Police (Baruipur)

The son, who had studied polytechnic from ITI and was looking for a job, used a hacksaw from his carpentry class kit to cut the body into

pieces, said police. Ujjawal's body was chopped into six pieces and his son disposed of them in a nearby pond and bushes, said a police officer, adding the parts were wrapped in plastic bags. The son made at least six trips on his cycle to dump the parts in a radius of around 500 metre in Khas Mallick and Dehimedan Malla areas, said police.

The next morning after disposing



Former Navy personnel Ujjwal Chakraborty's house. Partha Paul

of the body parts by 3 am, the wife and son went to the police to file a missing person's report, saying Ujjawal, who worked as a security guard in a private agency, didn't return home. Two days later, on November 17, parts of the body started to float in a nearby pond.

"On Thursday evening, I was sitting on the top floor of my house when we saw a red T-shirt floating in the pond. Soon, we understood it was a human body. The head was wrapped in a polythene bag. After people confirmed it was a human body, we informed the police," said Subhra Chatterjee, whose house is located adjacent to the pond.

According to police, the head was wrapped in a polythene bag of a famous garment shop in the area. "That

helped us to trace the locality of the victim. After we identified the body, the mother and son were questioned. They had come under suspicion when they lodged a missing diary in the wee hours of November 15.

The time when they went to Baruipur police station to lodge the missing complaint was what struck us. Even after we established the identity of the dead person, they claimed that Ujjawal must have been killed by some outsider since he was a habitual drinker and would often get involved in fights. But after prolonged interrogation, they confessed to killing him and chopping the body into six parts," said a police officer. Till now, police have found four out of the six body parts, including the head,

Shraddha murder case: Police recover 'part of a skull', look for evidence in lake

EXPRESS NEWS SERVICE

NEW DELHI, NOVEMBER 20

WITH SEARCHES continuing in Delhi and Gurgaon to find Shraddha Walkar's remains, who was killed and her body chopped into multiple pieces allegedly by her live-in partner Aaftab Poonawala, Delhi Police Sunday recovered bones, one of which appears to be a part of a skull, from different forest areas. The same will be sent for forensic examination to verify if they are human, said police.

Police are also pumping out water from a lake in Maidangarhi as it is suspected that Poonawala allegedly threw body parts into it. Police have only two days left to conduct searches and find evidence in Poonawala's presence as his custody will end Tuesday. Police will

send him for a narco-analysis test on either Monday or Tuesday as they suspect he is misleading them.

On Sunday, a team also went to Gurgaon, where the accused worked at a call centre, for the third consecutive day and conducted searches around DLF Phase 3 forest area and other localities as they suspect he might have dumped the murder weapon, Walkar's phone and body parts on his way to

Poonawala was also taken to the room at the couple's rented Chhattarpur Pahadi flat where he allegedly killed Walkar. Police said they were looking for the bag he carried while allegedly discarding the body parts in Mehrauli forest.

At present, police have recovered 17 suspected human bones from the Mehrauli forest area.

Officers have been trying to 'recreate' the scenes at the time of the murder and how Poonawala allegedly dumped the body parts. This was the third time they recreated the scenes as the accused had allegedly misled po-

Meanwhile, police teams in Uttarakhand, Himachal Pradesh and Maharashtra have been questioning hotel owners, landlords and friends about Poonawala's behaviour, the couple's relationship, alleged domestic violence among other things.

Poonawala was arrested last week. The incident took place in May and the matter came to light after Walkar's family approached Mumbai Police in October to look for their daughter. Police are yet to find key evidence — the murder weapon, blood-stained clothes, body parts, and Walkar's phone.

Rahul's 380-km walk in Maharashtra sets party's political, cultural & social agenda

ALOK DESHPANDE

JALGAON-JAMOD, BULDHANA, NOVEMBER 20

RAHUL GANDHI'S Bharat Jodo Yatra in Maharashtra has not only shown the party the path to reconnect with the masses and brought a scattered civil society together but also given the Congress leader an image makeover, much needed for the dor-

mant state unit of the party. After covering five districts, 380 km and 14 days in Maharashtra, the Bharat Jodo Yatra on Sunday reached Jalgaon-Jamod in Buldhana district on the border of Madhya Pradesh, marking the end of its Maharashtra leg. As Rahul is set to campaign in Gujarat for the Assembly polls, the yatra will rest for next two days and enter Burhanpur in

Madhya Pradesh on November 23. On November 7, Rahul entered Degloor in Nanded district of Maharashtra and kickstarted the yatra by bowing down in front of Chhatrapati Shivaji Maharaj's statue and all the icons that mark the foundations of today's Maharashtra. Making a point to not miss out on cultural symbolism, Rahul along with others walked in the night to reach a gurudwara post midnight to offer prayers on Guru Nanak Iavanti. In Maharashtra. Rahul also visited Shri Gajanan Maharaj temple – one of the most-visited religious places in the state — and also wore a warkari

turban and carried its saffron flag. On the other front, Rahul's pointed attack on Hindutva ideologue V D Savarkar has created a flutter in state politics forcing the party's usually defensive leadership to go on an aggressive mode. His criticism of the Rashtriya Swayamsevak Sangh (RSS) over terming 'adivasis' (tribals) as 'vanvasis' (forest residents) and stressing on Rashtramata Jijau being the guru of Chhatrapati Shivaji Maharaj is an attempt to reconnect the party with the Bahujan movements and to make party

leaders vocal on cultural front. A senior party leader and former



Rahul Gandhi in Buldhana district on Sunday. PTI

minister told The Indian Express, "Rahulji has given us an agenda which we have to follow. Not following it would mean letting him down." While the yatra has given

Maharashtra unit of the Congress a well-defined cultural agenda, the reenergising of party workers and making tall state leaders walk along with commoners has also set the political agenda for the upcoming general election. "The vatra has sent a message that a new Congress is emerging. The yatra is a point of change and you will witness changes based on the experiences from the yatra," said former Union minister and Congress leader Iairam Ramesh. He said that people are looking for an alternative and only the Congress can offer it.

"The challenge is how to convert it into electoral success and it won't happen soon. Organising six rallies in each of the revenue division of the state will give party workers the agenda for the 2024 polls," he said.

The Savarkar issue posed threat to the unity of Maha Vikas Aghadi (MVA) after Shiv Sena leader Uddhav Thackeray said that he disapproves Rahul's stand. The issue was, however, resolved after Jairam said both parties agree to disagree on certain issues.

Another ally NCP too joined the party with its leaders Javant Patil. Supriya Sule, Jitendra Awhad and Rohit Pawar walking along with Rahul.

The vatra also forced the party infested with internal rivalry to stand united. Former Maharashtra CM Ashok Chavan, who was speculated to guit the Congress and join the Bharatiya Janata Party (BIP), walked 104 kilometres in Nanded district, putting at rest speculations against him. "This yatra is a tight slap on the face of those who said our party will break," said Maharashtra Congress chief Nana Patole. Maharashtra in-charge H K Patil said that the unprecedented public rally at Shegaon by the Congress party will mark its re-emergence in Vidarbha.

"One of the greatest features of this yatra is the direct connect of Rahulji with the people. He is meeting, hugging, walking and running with them. People relate with him and they want to see him," said Thorat.

"He (Rahul) is going to be the face of the party for the elections. People seeing the real Rahul Gandhi on the road has busted fake propaganda against him. It is our duty now to build on this," said Kunal Patil, Congress MLA.

The yatra has also witnessed a number of sons and daughters making public presence. Daughters of Congress leaders Ashok Chavan, Balasaheb Thorat, Vijay Vadettiwar and ally NCP leaders Jitendra Awhad, Dilip Walse-Patil as well as son of late R R Patil walked with Rahul during the vatra.

The yatra was also joined by large number of civil society workers, rights groups, NGOs and organisations many of which had even protested against the Congress-led UPA II government. Discussions on the state's cooperative movement. Ambedkarite movement, issues of OBCs, youth, tribals and women were also held with Rahul during the yatra.

Social activist Medha Patkar, who walked with Rahul, said the ruling BJP has closed dialogue with those who hold a different point of view than theirs'. "We have differences with the Congress, but the party is ready to talk on those, engage us. This yatra is for constitutional values and that's why I have joined," she said.

MANGALURU BLAST

Eyewitnesses thought it was an accident, helped driver, accused

AKRAM M

MANGALURU, NOVEMBER 20

AUTO DRIVER Purushotham, and the prime accused, identified as 24-year-old Mohammed Shariq, in the Mangaluru blast case were on fire when shopkeepers and local residents rushed to their rescue soon after the blast on Saturday afternoon. When the locals heard a loud sound around 4.45 pm, some of them thought it was a tyre burst of a passing bus. A few others thought the gas tank of the auto-rickshaw exploded.

Eyewitnesses recalled the auto-driver was trying to pull the passenger out of his vehicle. "Skin in many parts of his body was dangling as the youth (the suspect) ran out after being pulled out of the auto," recalled Wilson, a security guard in a building at Garodi in Mangaluru where the blast occurred. When he rushed to the spot, the passenger's (terror accused) face was on fire and an earphone was seen glued to his body (due the fire). The auto-driver had burns in his head and back, but he appeared relatively better than the youth, he said.

Dhanraj Shetty, who resides nearby, was among those who tried to douse the flames with water. "But we were advised not to do so by others and we threw sand and mud at the passenger as his clothes were on fire," he said. Shetty said that the accused had injuries all over his body and his leg appeared broken. People got suspicious about the cause of the explosion only after they saw the pressure cooker in the back seat of the autorickshaw. "The youth was in a bad shape," Mustafa, a shopkeeper in a nearby chicken stall, said, adding the fingers on his hand were shattered and his left eye was damaged.

A cooker fitted with detonator, wires and batteries found on Sunday after the explosion. PTI

"Many of us rushed to their help. We stopped two autorickshaws passing by and sent them to Father Mullers Hospital. We thought it was an accident. We realised the gravity of the situation only after a few hours when authorities said that it was a bomb blast," he said.

'Auto driver injured in bid to save passenger"

A devotee of Swami Koragajja, considered to be a form of Lord Shiva, Purushotham was known among his friends as a good person. Lokesh, a fellow auto driver, said the 60-yearold picked up the terror suspect near Padil in Mangaluru for a drop about three kilometres away at Pumpwell.

Lokesh said Purushottham had suffered a cardiac issue recently. Prushotham has two daughters -- Megha and Vinya. While the first works as an accountant at a private hospital near Mangaluru, the second tries to clear chartered accountant exams. None of his immediate family members were willing to comment.

Uday, a distant relative, said Purushotham feared that the gas tank in his auto exploded. "He told this to his friends who met him immediately after the blast," he said. Most of his injuries happened during his attempt to help the passenger, he added.

Chhattisgarh: Man kills woman, keeps body in car

Bilaspur: A man allegedly strangled a 24year-old woman to death over money-related dispute and kept her corpse in his car days after committing the crime in Chhattisgarh's Bilaspur city, police said on Sunday. The body of the victim Priyanka Singh, was found in a car in

Kasturba Nagar Saturday, SHO Pradeep Arya said. The victim's body was recovered from the car, who owns a medical shop in Dayalband. Singh was staying in a women's hostel in Dayalband and was preparing for the Public Service Commission exam, he said.

Maharashtra govt to focus on mental health, dental hygiene and eyesight of 2.5 lakh tribal students

RUPSA CHAKRABORTY MUMBAI, NOVEMBER 20

AMID THE Covid-19 pandemic, the healthcare of the 2.5-lakh tribal students in Maharashtra took a backseat as the schools and hostels closed down. Now, Tribal Development Department has chalked out five major grey areas with mental health topping the list. Also, focus would be on dental habits, regular eye checkup, skin diseases and implementation of the Rashtriya Bal Swasthya Karyakram (RBSK)-which are often being ignored.

Mental health is one of the most neglected health issues in the ashram schools, where instances of suicide are increasing. In July, a Class 12 girl student allegedly hanged herself in an ashram school in Palghar. Taking note of such instances, Dr Pradeep Vyas, the newly appointed additional chief secretary of Tribal Development Department, who has nearly a decade of experience in public health department, for the first time, wants to bring mental health to the forefront.

"We want to sensitise headmasters and teachers so that they can identify the students with signs of depression and anxiety or any other mental health issues. We will train the in-charge of the schools. This will help us provide timely care with counseling and interventions," said Dr Vyas.

Most of these students belong to marginal communities who study in aided and governmentrun ashram schools and often ig-

long run affect their overall health. "Oral problems affected food intake. For instance, if a student has an untreated cavity, he would not be able to chew properly which in the long run affects the consumption of nutritional foods," said Dr Vyas. So, initiatives would be taken to hold regular camps to check dental health and eyesight of the students.

"Children with poor eyesight can't read from the blackboard properly which impacts their attention and some even slip into depression. With regular eye checkup, we have to provide glasses to the students," he said.

Many students complain of skin diseases like scabies. So, they would be trained in hygiene practices.

Under the centre's RBSK, the students till the age of 18 years are screened for 4 Ds — Defects at birth. Diseases. Deficiencies and Development delays. But its implementation is a challenge especially in areas where the schools and hostels are located in remote areas.

'Adequate implementation of the schemes especially as all the schools and hostels have opened post-Covid-19 will be our priority," said Dr Vyas.

Along with that, he also plans to bring nutritional variations in the food given to the children. 'Generally, the students in ashram schools are served dinner by 7 pm and, after a gap of 12 hours, the next day around 8 am, they get their breakfast. This is a long gap where the body demands food. So, we are in talks with nutritionists to find any other alternatives to it," said Dr Vyas.

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

FIXED DEPOSIT SCHEMES

Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)

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

Systematic Deposit Plan (SDP) (for Resident Individuals only): Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. 22nd November 2022)

Cumulative rates of interest

Table 1				
	Cumulative rates of i	nterest		
Period (except table 2)	For Depositors other than Senior Citizens	For senior citizens		
12 - 23 months	6.80%	7.05%		
24 - 35 months	7.25%	7.50%		
36 - 60 months	7.50%	7.75%		

 b) The SDP is offered only to Indian residents.
 c) In SDP, each Fixed Deposit (referred as "Deposit") will be treated as separate Deposit an separate Fixed Deposit Receipt ("FDR") will be issued with tenure that will be computed from the date of such respective Deposit. the date of such respective Deposit. In case of Monthly Maturity Scheme, the Depositor will have option to choose between 6 to 48 number of monthly Deposits under SDP.

number of monthly Deposits under SPP.

If he maturity period of each monthly deposit created under Monthly Maturity Scheme of SDP shall be for a minimum period of 12 months to a maximum period of 60 months.

If he maximum of 10 months to maximum or 10 months to maximum of 60 months. All Deposits under the said Single Maturity Scheme of SDP will mature on a same date. Accordingly, the tenure of list Deposits under the said single Maturity Scheme will be a sper the SDP Tenure selected by the depositor and the tenure of each Deposit placed after the first Deposit will gladually reduced in order to match the same towards fixed maturity date.

pe as per the SDP Torrure selected by the deposition and the tenure of each Deposit placed after the first Deposit will gradually reduce in order to mark the same towards fixed maturity date.

In Baja Finance Lidt[®] Company[®] yiiill book Deposit and the SDP will be booked upon actual recipit of the curve of the control of the same selected under the SDP.

In case of online application, the first Deposit under to SDP will be booked upon actual recipit of the funds by the Company and the same selected under the SDP will be booked upon actual recipit of the funds by the Company and the same supplication made through BTL portal and associate partner portals, where payment agreement aggregator enabled by BTL, is used for making payment by the Customer, (ii) the date of explication made through BTL portal and associate partner portal and payment agreement aggregator enabled by BTL, is used for making payment by the Customer, (ii) the date receipt of the funds by EST where the deposit is placed through associate partner portal and payment agreement aggregator enabled by such associate partners are used, and (iii) the date of realization of amount by BTL, where the payment is made by though or any other mode. The rest of Deposits under the SDP will be booked from the date of receipt of funds by the Company. The interest will be applicable from date of booking of Deposits.

In the Deposits of the social payment of the social payment agreement of the social payment of the social payment agreement of the payment agreement of the social payment agree

maturity only.

The amount towards the first Deposit under the SDP shall be made through internet banking, emandate or account payee cheque. The subsequent deposits will have to be made by issuing
National Automated Clearing House (NACH) mandate duty registered with depositors Bank
National Automated Clearing House in a month on the date specified by the depositor. However, until
successful registration of NACH mandate, no subsequent Deposit shall be booked by the SUCCESSION REGISTRATION OF A THE STORY OF A STATE OF A

on your payment invoce, except unrough react minimate.

(s) 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 of up to ₹5 (five) crore.

If the applicant becomes a senior citizen subsequent to placing of first beposit, the applicant w not be eligible for the senior citizen benefit for subsequent monthly deposits made under the

In the Company of the 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 NETO RTG NETO are Count payee cheque (in case of rejection of transfer by NET/RTGS) to the bank account of the depositor mentioned in the deposit application. In case of dishonor of NACH mandate, Deposit will not be booked for such month and NACH mandate will be presented in the next month as per SDP. In such case, tenure of SDP selected by the Depositor shall NOTO be extended for equal number of months for which the NACH stood dishonored. Of the Depositor shall NOTO be extended for equal number of months for which the NACH stood dishonored. Of Monthly Deposit refers to presentation of NACH mandate once in a month on a date specified by the depositor renewal of the Deposit signed or consented by all the deposit holders shall reach the Company either (brough physical application or through BFL Online portal at least 21 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company either through physical application or through BFL Online portal at least 21 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company either through physical application or through BFL Online portal at least 21 hours before maturity date of deposit. The written request can be submitted at nearest branch of the company or to the independent financial advisors or national distributors empaneled with the Company, No requests for renewal of Deposit shall be subject to the read of interest and other terms & conditions prevailing on the date of renewal of the existing deposit may not be required at the time of renewal of Deposit shall be subject to the read of interest and other terms & conditions application as applicable for regular deposits of resident Indians. No renewal is permitted for Deposit (so under Monthly Maturity Psch. such informat

rofits of the Company before and after making provisions for tax, for the three financial years mmediately preceding the date of the advertisement and the dividends declared by the Company

ulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-

Financial Year	Profit (Sta	ndalone)	Dividen
ended on	Before Tax	After Tax	%
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

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.

18 November 2022

15 months		6.95%	7.20%
18 months		7.00%	7.25%
22 months		7.10%	7.35%
30 months		7.30%	7.55%
33 months		7.30%	7.55%
39 months		7.60%	7.85%
44 months		7.70%	7.95%
E. Names, addı	resses ar	nd occupations of Directors:	
NAME	P	ADDRESS	OCCUPATION
Shri Sanjiv Baja (Chairman)	j	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajeev Jain (Managing Dire		D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Rajiv Bajaj (Non-Executive I	Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri D J Balaji R (Independent D		D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional
Dr. Naushad Foi (Independent D		74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Nara Roy	ayan	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face,	Retired Civil Servant

(Independent Director) Mumbai 400030. 51, Maker Tower B, Cuffe Parade

two latest audited balance sheets:		(₹in Crore)
	As at 31 March 2022	As at 31 March 2021
ASSETS		
Financial 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	121.90	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	1,35,829.81
Non-financial assets		
Current tax assets (net)	158.96	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
Intangible assets	408.67	254.76
Other non-financial assets	165.35	101.20
Total non-financial assets	2,863.83	2,453.74
Total assets	1,68,016.08	1,38,283.55
LIABILITIES AND EQUITY Liabilities Financial liabilities Derivative financial instruments Payables	140.02	137.87

Financial liabilities Derivative financial instruments Payables	140.02	137.
<u>Irade payables</u> -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	762.58	0. 666.
Other payables -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	301.34	191.
Debt securities Borrowings (other than debt securities) Deposits Subordinated debts Other financial liabilities	59,034.58 29,870.38 30,289.52 3,845.77 962.71	43,071. 27,080. 25,803. 3,898. 790.
Total financial liabilities Non-financial liabilities Current tax liabilities (net)	79.33	101,639.

rticulars	31 March 2022	31 March 2021
, ,	As at	As at
ntingent Liabilities (Standalone)		
tal liabilities and equity	1,68,016.08	1,38,283.55
tal assets	42,055.88	35,938.74
her equity	41,935.22	35,818.42
uity uity share capital	120.66	120.32

Disputed claims against the Company not acknowledged as debts VAT matters under appeal GST / Service tax matters under appeal 1,905.44 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 b) The aggregate of deposits actually held as on 31.03.2022 : ₹30.289.52 Crore

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 functor/Company are holding substantial interest are 71H.31 Core (Baja) Housing Finance tid. 70.08 C, Baja) Hinance tid. 70.08 C, Baja) Hinance for Gornaphy Ld. 72.07 C, Baja) Alliance for Gornaphy Ld. 72.07 CC, Baja) Alliance wheel hustance Company Ld. 72.07 C, Baja) Alliance wheels hustance for Company Ld. 72.07 CC. op beget Allianz General Insurance Company Ltd. - ₹48.55 C; Bajaj Flavor Health Ltd. - ₹20.01 C; Bajaj Auto Ltd. - ₹0.21 C; Hind Musafir Agency Ltd. - ₹0.01 C; Bajaj Electricals Ltd. - ₹0.02 C; Jamnalal Sons Pvt. Ltd. - ₹0.22 C; Jamnalal Sons Pvt. Ltd. - ₹0.02 C; Jamnalal Sons Pvt. - ₹0.02

Business L the Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:

i) The Company has complied with the RBI directions applicable to it The compliance with the RBI 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 with other unsecured liabilities unsecured liabilities.

The deposits oplicited by the Company are not insured.

The Enoncial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India above not undertake any responsibility for the financial soundness of the

Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made o opinion expressed by the Company 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 application form

. The exposus stantable is subject to the class and continuous as per the expost appreciation from the Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death case) is subject to the following conditions:

a) Upto 3 months from date of deposits Withdrawal is not permitted.

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 of the deposit period, interest rate payable shall be 3% lower than the lowest rate.

The Business carried on by the Company and its subsidiaries with details of branches or units if any

offered by BEI.

The Business carried on by the Company and its subsidiaries with details of branches or units if any:

Business carried on by the Company and its branches:

Providing consumer financing, personal loans, consumer durable financing, personal loans, loan against properly, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches loans, loan against securities and infrastructure financing. The Company is having its Branches at Agira, Almeedabod, Almendangas, Ajmer, Aloda, Adot, Algopuch, Allabbed, Ambalo, Armaraett, Amuell, Armitsur, Anand, Arnariput, and Antaleshwar, Asansol, Aurangabad, Amgaraett, Amuell, Armitsur, Anand, Arnariput, and Antaleshwar, Asansol, Aurangabad, Amgaraett, Amuell, Armitsur, Anand, Arnariput, and Antaleshwar, Asansol, Aurangabad, Almendangane, Balagour, Bolaro, Bolaro,

Sr. No.	Name of subsidiary	Address of registered office	Activity
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

Total non-financial liabilitie

for Bajaj Finance Limited

Rajeev Jain

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. A/c 00070359006738° and crossed "Account Payee only". The cheques should be payable at par and CTS compliant. Application for malong 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 NHFL/RTGS, please use the following details. Beneficiary Names Bajaj Finance Ltd, Bank acc no. ZBAJAJFO (unmerical account number is replaced by CMS Collection code – ZBAJAJFO). Account type: current account, Bank Name: Industnd 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 +91 8698010101