TIMES NATION

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DIGGY'S JIBE AT MODI: PM WILL NOW SAY TO EMBRACE HINDUTVA IN ENTIRETY, GIVE UP ONION AND GARLIC

MAN LIES DOWN IN FRONT OF RAJNATH'S CONVOY, SEEKS TO MEET MODI TO CHANGE HIS NAME ON AADHAAR CARD

Navy chases away Chinese vessel 'spying' near A&N

Amid Beijing Threat, Navy Chief Flags Funds Crunch

Rajat.Pandit@timesgroup.com

New Delhi: Indian warships drove away a Chinese oceanic research vessel indulging in suspicious activity near the strategically-located Andaman and Nicobar archipelago recently, amidst the continuing shadow-boxing between New Delhi and Beijing for the same strategic space and influence in the Indian Ocean Region.

"Our stand is that if you have to do anything in our EEZ (exclusive economic zone), you have to notify us first," said Navy chief Admiral Karambir Singh on Tuesday, confirming the Chinese vessel Shi Yan-1 was forced to leave the area after it was first detected by P-8I maritime patrol aircraft a few weeks ago. Chinese warships and research vessels have often been detected indulging in suspected spying activities in the region. "EEZs are international waters, but if we find Chinese ships engaging in military manoeuvres, we chase them away," said another officer.

Admiral Singh, speaking ahead of the Navy Day on Wednesday, said there are seven to eight Chinese warships present in the IOR at any given time. The Chinese Navy is also gearing up for an exercise with its Pakistani counterpart in the north Arabian Sea soon to reaffirm their "all-weather strategic partnership".

India, too, will conduct the "Paschim Lehar" wargames in the Arabian Sea in January-February to "simulate a conflict or contingency in the western maritime theatre", said the Navy chief. But while Pakistan is not a worry in the maritime domain, China is in a different league. With an overseas base at Djibouti and naval turnaround facilities at Karachi, the fast-expanding Chinese Navy already has two aircraft carriers (two more are being built), 33 destroyers, 54 frigates, 42 corvettes, 50 diesel-electric and 10 nuclear submarines, among others.

Grappling with a fund crunch, the 140-warship Indian Navy has just one aircraft carrier, 10 destroyers, 14 frigates, 11 corvettes, and 15 diesel-electric and two nuclear submarines. The force, which has asked for an additional Rs 16,000 crore for capital expenditure in the ongoing fiscal, may be forced to settle for 175 warships instead of the 212 it wanted by 2027.

"Navy's share of the defence budget has declined from 18% in 2012 to around 13% in 2019-2020. While we have projected our requirement to the government, and are hopeful of getting more money, we remain committed to progress force modernisation using available resources optimally," said Admiral Singh.

Full report on www.toi.in

NAVAL MODERNISATION AMID BUDGETARY WOES

India needs powerful blue-water Navy to:

- Project power & guard strategic interests from Persian Gulf to Malacca Strait
- Counter China's expanding footprint in Indian Ocean Region & deter Pakistan
- Protect daily transit of sea trade worth $2 billion & offshore assets

FORCE-LEVELS

Existing:
140 warships (includes aircraft carrier INS Vikramaditya, 10 destroyers, 14 frigates, 11 corvettes and 15 diesel-electric & 2 nuclear submarines) & **235 aircraft/ helicopters**

	Warships	Aircraft/ helicopters
Wanted by 2027	212	458
But Likely To Get	175	320

UNDER-CONSTRUCTION

- **50 warships** (includes aircraft carrier INS Vikrant, 4 Scorpene submarines, 4 destroyers & 11 frigates) for Rs 1.58 lakh crore
- Includes **48 in Indian shipyards, 2 frigates** in Russia
- Separately, **3 nuclear submarines with nuclear missiles** (SSBNs) after 6,000-tonne INS Arihant & 6 nuclear attack submarines (SSNs)

PROPOSED PROJECTS

- 41 warships worth ₹1.25 lakh crore have got 'acceptance of necessity (AoN)'
- Includes 6 diesel-electric submarines under Project-75 India (₹50,000 crore) & 12 Mine Counter-Measure Vessels (₹32,000 crore)
- AoN also for 6 more P-8I aircraft (₹13,000 crore), 10 Kamov-31 helicopters (₹3,621 crore) & 24 multi-role MH-60 'Romeo' helicopters (₹13,500 crore)
- Separately, Navy pushing for 65,000-tonne indigenous aircraft carrier-II (INS Vishal). Will cost ₹45,000 crore

TMC-governor tussle now 'paralyses' Bengal House

Times News Network

Kolkata: For the first time in recent memory, lawmaking has been suspended for two days in the West Bengal Assembly with the state government and the governor blaming each other for the inability to place bills for discussion in the House.

Speaker Biman Banerjee told MLAs on Tuesday the House would remain suspended for two days due to lack of business. It will resume business on Friday. PTI quoted Banerjee as saying, "The House will be adjourned for two days. The bills which were scheduled to be placed won't be tabled as they are yet to receive the nod of the governor..."

But Raj Bhavan said the government submitted bills for the governor's consent only last Friday, leaving one working day for him to give his nod to six bills. "I am neither a rubber-stamp governor nor a post office. I have to scrutinise the bills in the light of the Constitution," Governor Jagdeep Dhankhar told TOI.

State parliamentary affairs minister Partha Chatterjee, however, accused the governor of having "an ulterior motive". "It appears that he is functioning like an opposition party. He could have sent back the files or rejected them; that would have been better," Chatterjee said. The temporary paralysis of the assembly in session is the culmination of several months of differences between the Bengal government and the governor.

Woman gangraped, shot & burnt in Bihar's Buxar

Ramashankar & K Kamlesh | TNN

Patna/Buxar: In a rerun of last week's gangrape and murder of a veterinarian in Hyderabad, a woman was gangraped, shot and burnt in Buxar district on Tuesday.

The incident came to light after locals found the partially charred body of a woman on a farmland on the outskirts of Kukudha village in the district on Tuesday. Police said the woman could not be identified as her face was totally burnt.

Dr BN Choubey, who conducted the autopsy at Buxar Sadar hospital, said: "The private parts of the woman had severe burn injuries and swab could not be taken. There is evidence to suggest that the victim was gangraped before being killed. The woman appeared to be around 20-22 years of age. The nature of her head injuries suggests that she was shot at point-blank range. Her face is charred beyond recognition."

"Her medical reports confirmed that she was not pregnant," he said.

Upendra Nath Verma, SP of Buxar, said a spent cartridge was found near the body of the woman. Verma said all police stations in Buxar and its adjoining districts have been asked to verify the list of girls or women who have been reported missing by their relatives.

Satish Kumar, DSP of Buxar, said the murderers used straw to burn her body. "Forensic experts have collected clues from the spot. We are trying to find out whether the woman was killed there or murdered elsewhere," he said.

The RJD has castigated the state government over the rising crime in Bihar. Bhai Virendra, RJD MLA from Maner, said, "Criminals are on the prowl and strike any time, anywhere while chief minister Nitish Kumar is virtually on his 'chunavi yatra' (election tour) under the garb of 'Jal-Jivan-Haryali' campaign'. People have been left to fend for themselves."

60-yr-old widow raped & murdered in Andhra

Kakinada: A 60-year-old widow, living alone in G Vemavaram village in Andhra Pradesh's East Godavari district, was raped and murdered by a 31-year-old man on Monday. After committing the crime, the accused sprinkled chilli powder on the woman's body and all over the room, apparently to ensure that police dogs are not able to pick up his scent. Police, however, managed to track down the accused by the footprints leading to his house within a couple of hours. He was arrested on Tuesday. East Godavari SP Adnan Nayeem Asmi said the man is believed to have committed the crime in a drunken state.

The woman lived alone as her husband and son had passed away a few years ago. Her daughter lives in Hyderabad. Police officials added that the accused took advantage of most of the villagers being at the Subramanya Swamy temple in the village where a celebration was on, entered the two-room house, raped the woman and strangled her in the scuffle that followed. "He also took away Rs 80,000 cash from the woman's house," Asmi said. TNN

Man held for rape & murder of 8-year-old

Kalaburagi: A mentally challenged girl was allegedly raped and murdered by a 35-year-old man in Kalaburagi district's Chincholi taluk on Monday. The body of the 8-year-old was recovered from near an anganwadi centre and the accused has been arrested. The victim and the accused, identified as Yallaling Sedam, are from the same village in Chincholi taluk, police said. TOI is not publishing the name of the village to protect the identity of the victim. TNN

Priest held for sexual assault of minor girl

Tirupati: Kadapa police arrested a temple priest, who was on the run after sexually assaulting a minor, on Monday. The accused, D Ravi, was picked up by the Kadapa police at Annavaram in East Godavari district where he was in hiding for over a week. The accused, also known as Satyanarayana, works as a priest at Bairagigutta and GK Rachapalli temples. On November 27, he allegedly lured a 14-year-old girl on the pretext of teaching Bhagavad Gita and sexually assaulted her. TNN

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

FIXED DEPOSIT SCHEMES

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

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

Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. December 07, 2019)

Tenor in months	Minimum deposit (in Rs.)	Cumulative	Non-Cumulative: Monthly	Quarterly	Half Yearly	Annual
12 - 23	25,000	7.60%	7.35%	7.39%	7.46%	7.60%
24 - 35		7.90%	7.63%	7.68%	7.75%	7.90%
36 - 60		8.10%	7.81%	7.87%	7.94%	8.10%

a) Minimum deposit size is as specified above.
b) (i) Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age). Additional interest at the rate of upto 0.25% p.a. will be provided on per Deposit amount of up to ₹5 (five) crore;
(ii) Individual Depositor having a customer ID in BFL system. Additional interest to the existing customer at the rate of upto 0.10% p.a. will be provided on Deposit amount of up to ₹5 (five) crore. For deposit only customers, it is clarified that said additional benefit of 0.10% is applicable on deposit made after gap of 15 days from the date of creation of first deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit at upto 0.10%, the latest FD need to be created on or after 15th Jan XXXX;
(iii) Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd. (subject to submission of proof of policy document): Additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;
(iv) Employees of Bajaj Group Companies listed below will get an additional rate of upto 0.10% p.a. (Bajaj Holdings and Investments Ltd., Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Bajaj Housing Finance Ltd., Bajaj Financial Securities Limited, Bajaj Finserv Direct Ltd., Mukand Ltd. Bajaj Finserv Health Limited and Bajaj Electricals Ltd.) per deposit up to ₹5 Crore;
Only **one** of the above special category benefit is allowed per transaction.
c) Depositor (individual depositors only) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate is applicable over and above special category benefit.
d) Rate of interest for bulk deposits for 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.
e) 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.
f) Request for renewing the Deposit (or a portion thereof) can be made atleast 2 (two) business days before maturity date of Deposit by visiting the nearest Company branch or by sending a written request through the post, independent financial advisors or national distributors empanelled with the Company, to enable the Company to repay and/or renew the Deposit (or a portion thereof) as the case may be on the due date. 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. 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.
g) 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.

(₹in Crore)

Financial Year ended on	Profit (Standalone) Before Tax	After Tax	Dividend %
31.03.2017	2,417.52	1,834.55	180
31.03.2018	4,056.34	2,646.70	200
31.03.2019	6,035.30	3,890.34	300

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 Rahul Bajaj Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist
Shri Naoop Panmani Vice Chairman	21 B Cliff Tip A, Ridge Road, Malabar Hill, Mumbai 400 006.	Professional
Shri Sanjiv Bajaj Vice Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajeev Jain Managing Director	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajiv Bajaj	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Dipak Poddar	Brij Kutir, Rangila Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 006.	Industrialist
Shri Ranjan Sanghi	Flat No. 21, Mistry Court, 4th Floor, Darshaw Vadhia Rd, Mumbai 400 020.	Business
Shri D J Balaji Rao	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082.	Professional
Dr. Omkar Goswami	E-721, Moojal Math, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Piramal	Piramal House, 6th Floor, 61, Pachkhanwala Road, Worli, Mumbai 400 025.	Business
Dr Nausheed Forbes Shri Anami Narayan Ray	74 Kempges Park,Pune - 411 001 62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Business Social Entrepreneur, Former Civil Servant

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

(₹in Crore)

	As at 31 March 2019	As at 31 March 2018
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.33
Bank balances other than (a) above Receivables	1.69	1.49
Trade receivables	805.34	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,652.46
Other financial assets	297.04	254.79
Total financial assets	**1,06,982.37**	**80,308.80**
Non-financial assets		
Current tax assets (net)	147.80	24.28
Deferred tax assets (net)	660.83	762.94
Property, plant and equipment	495.84	343.67
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	**1,517.50**	**1,306.43**
Total assets	**1,08,499.87**	**81,615.43**
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Payables		
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	0.44	0.43
-Total outstanding dues of creditors other than micro enterprises and small enterprises	547.25	434.89
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	218.64	169.94
Debt securities	39,048.97	31,524.94
Borrowings (other than debt securities)	29,970.67	20,169.36
Deposits	13,190.01	2,792.67
Subordinated debts	4,139.07	4,134.16
Other financial liabilities	1,411.81	1,249.16
Total financial liabilities	**88,529.66**	**65,487.97**
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.07
Provisions	64.89	61.71
Other non-financial liabilities	315.13	223.67
Total non-financial liabilities	**406.38**	**310.25**
Equity		
Equity share capital	115.37	115.03
Other equity	19,448.26	15,702.18
Total assets	**19,563.63**	**15,817.21**
Total liabilities and equity	**1,08,499.87**	**81,615.43**

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2019	As at 31 March 2018
Disputed claims against the Company not acknowledged as debts	28.04	31.27
VAT matters under appeal	4.39	2.39
ESI matters under appeal	5.14	5.14
Service tax matters under appeal		
- On interest subsidy	1,340.49	1,243.80
- On penal interest/ charges	245.19	-
- On others	5.45	3.71
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the income tax department	0.24	32.96

The Company has adopted Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 from 1 April 2018 and the effective date of such transition is 1 April 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ("RBI") (collectively referred to as the Previous GAAP"). Accordingly, the corresponding figures presented in balance sheet as at 31 March 2018 have been restated / reclassified

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 : ₹28,116.47 Crore
b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,192.01 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹61.95 crore (Bajaj Allianz General Insurance Company - ₹11.77 Cr, Bajaj Allianz Life Insurance Company Ltd. - ₹2.99 Cr, Bajaj Auto Ltd. - ₹2.11 Cr, Bajaj Electricals Ltd - ₹0.01 Cr, Bajaj Housing Finance Ltd. - ₹2.26 Cr, Jammalai Sero Pvt. Ltd - ₹0.19 Cr and Mukand Ltd. - ₹42.63 Cr).

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

J. The Company declares as under:
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 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 unsecured.

K. 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 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.

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

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

M. The Business carried on by the Company and its subsidiaries with details of branches or units if any:
1. 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. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Alwar, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankoleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneswar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Jhakura, Balpur, Barasat, Cuttack, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chipkin, Chitradurga, Chittoorajan, Chopda, Cochin, Coimbatore, Coddalore, Cuttack, Dahod, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dhanapuram, Dharwad, Dhule, Dindigul, Durgapur, Etaria, Erode, Gandhidham, Goa, Gaikak, Gulbarga, Guna, Guntur, Gwalior, Haldia, Halol, Hassan, Haveri, Hemmatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kalamada, Kalka, Kanker, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Karungappally, Karur, Karwar, Katni, Kharagpur, Khandwa, Kharagpur, Kalol, Kathapur, Kalkota, Kalliam, Kapurganj, Kasba, Kata, Kattayam, Kurnool, Kunskcherta, Lohar, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalpur, Mapusa, Margao, Methoria, Mega, Merti, Mumbai, Mysore, Nabha, Nadiad Nagarcoil, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandhapur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pallachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgunungar, Rajkot, Rajmandongaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Rajur, Rourkela, Salem, Sangli, Sasaia, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tiruvattiyeli, Tiruppur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadodara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Wang, Vizianagram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned on the official website www.bajajfinserv.in<< Scroll to bottom of the webpage>>Contact us>>Visit our branch or by directly clicking https://www.bajajfinserv.in/branch-locator

2. 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

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 25 July 2019 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain
Managing Director
DIN: 07550758

Pune
02 December 2019

HOW TO INVEST:
The amount should be deposited only by cheque or debit card mode payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 0007035006738' 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 account no.: 0007035006738, Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Bank branch: 169, Bhandarkar Road, Pune-411004
Write to us at fd@bajajfinserv.in or call us on 020 71124281

FISHING IN ICE AGE

Bilal Bahadur

A man fishes in the Drung area of north Kashmir's Tangmarg, some 40 kilometres from Srinagar, on Tuesday. The mercury continued its downward spiral in Jammu & Kashmir and Ladakh, with Leh, Srinagar and Jammu experiencing the coldest night of the season, a Met official said. The night temperatures have started to drop across the UTs after snowfall in the higher reaches and rains in the plains last week. The famous ski resort of Gulmarg in north Kashmir, covered by several feet of snow, was the coldest place in the Valley at -8.6°C

Compromise formula on data localisation could be considered

Times News Network

New Delhi: The Union Cabinet is likely to consider the Data Protection Bill with the government contending with opposing views on the issue of data localisation, which might result in a compromise formulation in the legislation.

The view in the government is that concerns of other nations will need to be kept in mind while approaching the issue of data localisation as India could face reciprocal action. The intent to promote India as a major IT services destination may require that the blanket insistence of servers being physically present in India be amended.

The legislation may still provide for safeguards and guarantees on access to data in case it is required by Indian agencies and will also have provisions to ensure privacy and protection against commercial exploitation.

The Cabinet is also expected to take up the Code on Occupational Safety, Health and Working Conditions, which intends to enhance coverage of workers.

The Data Protection Bill will be studied keenly as it comes after a detailed report by a committee headed by Justice Srikrishna and recent controversies like the WhatsApp-Pegasus snooping row. The Supreme Court ruling making privacy a fundamental right has also added to the discussion on data.

Getty Images/Stockphoto

The government feels concerns of other nations will need to be kept in mind on the issue

There have also been calls for evaluating and protecting data generated in India, which is being accessed by large multinationals and social media firms. The concerns have become sharper after controversies erupted prior to the Lok Sabha polls on the role of entities like Cambridge Analytica illegally using Facebook data for political campaigns.

The role of social media platforms like Twitter, WhatsApp and Facebook has been under scrutiny with allegations of political bias.

There is a serious difference of opinion between the government and social media firms over access to information related to criminal investigations and rumour mongering. Under pressure, firms have begun to block handles and accounts but are still reluctant to deliver information on the identities of those behind inflammatory posts.

Woman, teen killed in Pak shelling along LoC in Poonch

Sanjay Khajuria | TNN

Jammu: A 35-year-old woman and a teenager were killed in unprovoked firing and shelling by Pakistan along the Line of Control (LoC) in Jammu and Kashmir's Poonch district on Tuesday. Eight others, including a five-year-old boy, were injured when a shell exploded near a residence at Bandi Chechian village of the district.

5-YEAR-OLD INJURED

Poonch deputy commissioner Rahul Yadav confirmed the deaths of Gulnaz Akhyar (35) and Shoaib Ahmed (16) and the number of injured in the latest ceasefire violation by the neighbouring country. The injured have been hospitalised, said the DC. The deceased and those injured are all from the same village.

The defence spokesperson in Jammu, Lt Col Devender Anand, also confirmed the breach of truce and said Pakistan had initiated unprovoked ceasefire violation by firing small arms and shelling with mortars around 2.30pm along the LoC in Shahpur and Kerni sectors of Poonch. "The Indian Army is retaliating befittingly to firing by the Pakistani troops," he said. Firing continued in the area till the time of filing this report.