RS OKs SPG bill amid Shah's assurance, Cong's walkout

Security Breach At Priyanka House A Coincidence, Probe On: Shah

TIMES NEWS NETWORK

Home minister Amit Shah speaks in the Rajya Sabha during the ongoing winter session of Parliament on Tuesday

New Delhi: An inquiry has been ordered and three personnel suspended for a security breach at Priyanka Gandhi Vadra's residence, after a Tata Safari SUV carrying party workers, in an unlikely coincidence, arrived at a time when her brother Rahul Gandhi was to visit in a similar vehicle.

Home minister Amit Shah told Rajya Sabha on Tuesday that three security personnel were suspended for the incident at Priyanka's Lodi Estate residence last week which was being probed at the highest level. His statement came during a discussion on the Special Protection Group (Amendment) Bill which was passed by a voice vote, amid a walkout by protesting Congress MP alleging vendetta politics.

"Though this was a big coincidence, we instituted a high-level inquiry with the IG and suspended three personnel. We do not want such a coincidence to happen and are not willing to take even 1% chance on the issue of security," Shah said.

Responding to Congress MPs' repeated assertions about security breach at Priyanka's residence, Shah said that as per security protocol, her husband Robert Vadra, brother Rahul and other family members did not need to pass through the security check. They just drove in. He said on the particular day, information was received that Rahul would be visiting in a black Tata Safari SUV. In a "rare coincidence", at the same time, a similar black Tata Safari with Congress workers from Meerut arrived. Sources said communication between security agencies takes place on a secure network and there was no chance of security breach.

He maintained three members of the Gandhi family were given Z-plus security cover with ambulance and were guarded by personnel who were part of the SPG previously. He said the protection extended to the Gandhis was based on the threat assessment done as part of the review under the law before the amendment bill came.

The LS had passed the bill last week. According to the bill, the SPG will now provide proximate security to the PM and members of his immediate family residing with him at his official residence. A former PM and members of his immediate family residing with him at his official residence will be given SPG cover only for five years after the person demits office.

Shah asserted that the government was concerned about security of the all 130 crore Indians which included the Gandhi family. He said if anyone, PM Narendra Modi would be impacted by this amendment as cover would be withdrawn after five years if he ceases to be PM.

Meanwhile, Robert Vadra took to Twitter and said, "It's not about security for Priyanka, my daughter and son, me or Gandhi family. It's about keeping our citizens, especially women of our country, safe & feeling secure. Security throughout country is compromised."

Breach a serious matter: Cong MP in LS

TIMES NEWS NETWORK

New Delhi: A Congress member in Lok Sabha raised the alleged breach of security at Priyanka Gandhi Vadra's Lodhi Estate residence, terming it a "matter of serious" concern.

"If it was foolproof, how did seven people barge in?" asked Congress member Anto Antony while referring to the recent move to replace the Gandhis' SPG security with 'Z-plus' cover provided by Central Reserve Police Force (CRPF).

He also urged the government to not play politics over security of the family that has lost two prime ministers in violent deaths.

Priyanka's husband Robert Vadra, speaking to reporters in Ajmer, said removal of the Gandhi family's SPG cover showed that the government was waiting for another violent incident to take place. He said the breach of security at Priyanka's house was an example that anything could happen to them. He also added that security was provided to people on the basis of threat perception.

Meanwhile, the SUV that breached security at Priyanka's house had gone from Meerut and the occupants were Congress workers. They included a veteran Congress worker, Sharda Tyagi, 63, a resident of Kharkhoda area of Meerut. Sharda had even contested assembly election on a Congress ticket in the 1990s.

BJP insists on Adhir apology over FM jibe

BJP members in Lok Sabha on Tuesday demanded an apology from Congress's **Adhir Ranjan Chowdhury** for his remarks on finance minister Nirmala Sitharaman. Participating in a discussion on Taxation Laws (Amendment) Bill, Chowdhury on Monday suggested that the finance minister had become weak and called her 'Nirbala Sitharaman'. BJP members criticised Chowdhury for his remark during Zero Hour when he rose to speak on onion price issue. "You are nirbal (weak) as you stand for one family. You are weak as you call the prime minister an infiltrator," said BJP's Poonam Mahajan. TNN

I-T dept issues notice to Cong over ₹170 crore 'hawala money'

New Delhi: The I-T department has issued a notice to Congress seeking its explanation over allegedly receiving funds to the tune of Rs 170 crore from a Hyderabad-based firm as part of its tax evasion probe in a Rs 3,300-crore hawala racket case, officials said on Tuesday.

They said the notice was issued to the party to take the probe forward in the case that came to light last month after multiple raids, with links to "leading corporate houses" in the infrastructure sector, were conducted in Delhi, Mumbai and Hyderabad.

As per officials, the funds to Congress were sent by Hyderabad-based Megha Infrastructure and Engineering. Some functionaries of Congress and an Andhra Pradesh-based political party are also under the lens, they said. The CBDT had said in November that the raids were conducted in the first week of the month on 42 premises in Delhi, Mumbai, Hyderabad, Erode, Pune, Agra and Goa. AGENCIES

Cong MP: Bring back remains of Duleep Singh

New Delhi: The government should bring back from England the remains of the last ruler of Sikh empire, Maharajah Duleep Singh, a Congress MP has demanded.

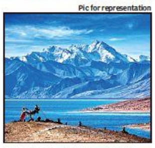
Congress MP Partap Singh Bajwa said the Centre should follow the issue with London to "correct the history".

Bajwa said Duleep Singh sat on the throne at the age of five but was packed off to London by the imperial power after it annexed Punjab to British India in 1849. He said the Maharajah's body should be exhumed and brought to Amritsar for last rites as per Sikh traditions. TNN

Ladakh may not be brought under 6th Schedule for now

TIMES NEWS NETWORK

Pic for representation



A recommendation to include Ladakh as a tribal area under the Sixth Schedule was earlier made by the National Commission for Scheduled Tribes

New Delhi: The government has hinted that the newly-created Union Territory of Ladakh may not be brought under the Sixth Schedule of the Constitution, which provides for administration of tribal areas by autonomous district and regional councils, for now.

It told Lok Sabha on Tuesday that the existing autonomous councils set up under the Ladakh Autonomous Hill Development Council Act, 1997, were the most empowered councils in India with powers "more or less in line with Sixth Schedule of the Constitution".

A recommendation to include Ladakh as a tribal area under the Sixth Schedule was earlier made by the National Commission for Scheduled Tribes.

In reply to a question in Lok Sabha, minister of state for home G Kishan Reddy said the Ladakh Autonomous Hill Development Council Act, 1997, "continued to apply in the UT as per the provisions of the Jammu and Kashmir Reorganisation Act, 2019".

"The LAHDC Act, 1997, provides for establishment of autonomous hill development councils in the Ladakh region. Autonomous hill development councils came into existence in Leh in 1995 and in Kargil in 2003," Reddy said.

He added that the powers given to these councils were more or less in line with the Sixth Schedule of the Constitution. "After the amendment of the LAHDC Act, 1997, in 2018, these councils are perhaps the most empowered autonomous hill development councils in the country," he said.

'17% dip in terror strikes after Aug 5'

The home ministry on Tuesday told the Lok Sabha that terrorist incidents in J&K had dropped by 17% during the 115 days after the nullification of Article 370 on August 5, as compared to the preceding 115-day period. At the same time, it added, cross-border infiltration attempts into J&K had risen by 58% in the 88 days post-abrogation, as compared to 88 days prior to August 5.

"During the 115-day period from August 5, 2019, till November 27, 2019, there have been 88 such incidents as compared to 106 such incidents from April 12, 2019, till August 4, 2019. From August 5, 2019, till October 31, 2019, there have been 84 infiltration attempts as against 53 such attempts from May 9, 2019 m till August 4, 2019. Correspondingly, estimated net infiltration increased from 32 to 59 during the above period," minister of state for home G Kishan Reddy said in written reply to a question. TNN

Full report on www.toi.in

Cow slaughter is not punishable under NSA: Home ministry in LS

TIMES NEWS NETWORK

New Delhi: The home ministry on Tuesday told Lok Sabha that cow slaughter is not a punishable activity under the National Security Act (NSA), and that the law provided for only preventive detention.

"Transporting of cattle for farm activities and cow slaughters is not a punishable offence under NSA," minister of state for home G **Kishan Reddy** said in reply to a question.

The ministry's clarification comes even as state governments have been invoking NSA against those accused of cow slaughter. While BJP governments in states like UP and MP have slapped NSA in such cases, though only occasionally, the Congress government in Madhya Pradesh too invoked NSA in February this year against three persons in Khandwa district, charged with cow slaughter.

The trio were earlier booked under Prohibition of Cow Slaughter Act. On the recommendation of the SP, the district collector sanctioned charges under NSA.

While NSA in itself does not make cow slaughter a punishable offence, the central or the state government may, with a view to preventing any person from acting in a manner prejudicial to the maintenance of public order, make an order directing him to be detained.

No pardon to Beant's assassin, says Shah

TIMES NEWS NETWORK

New Delhi: Home minister Amit Shah on Tuesday said no pardon had been given to Balwant Singh Rajoana, who was convicted for assassination of then Punjab CM **Beant Singh** in 1995.

Shah was responding to the issue raised by Congress party member from Punjab Ravneet Singh Bittu during Question Hour in LS. Asking the member not to go by media reports, Shah said, "*koi maafi nahi di gayi hai* (no pardon has been given)."

There were reports in September on the Centre's decision to commute the death sentence of Rajoana to life imprisonment. It was then reported that the decision was taken as a "humanitarian gesture" on the 550th birth anniversary of Guru Nanak Dev. Rajoana was convicted for his involvement in an explosion that killed Beant Singh and 16 others in 1995.

Shiromani Akali Dal, had said the decision of commutation of death sentence would go a long way in assuaging the "hurt" feelings of the Sikh community. Rajoana was scheduled to be hanged on March 31, 2012. However, the execution was stayed on March 28, 2012.

Virtual autopsy at Delhi's AIIMS in six months

New Delhi: AIIMS may start conducting virtual autopsy in six months. This was said by Union health minister Harsh Vardhan in RS on Tuesday.

Virtual autopsy is an emerging science where doctors attempt to assess the cause of death using digital CT scan or MRI instead of cutting the body open.

The health minister said Indian Council of Medical Research and AIIMS have studied global practices and taken up this project for "dignified management of dead bodies". "Also, virtual autopsy will be cost and time effective," he added. TNN

Govt: No plan to issue one card for all utilities

TIMES NEWS NETWORK

New Delhi: The Centre said on Tuesday that no proposal is under consideration to issue a single card to all citizens to avail various utilities. Junior home minister Nityanand Rai said the National Population Register (NPR) would be updated along with Census 2021.

NPR, under the Citizenship (Registration of Citizens and Issue of National Identity Card) Rules, is the first step to creation of a National Register of Citizens (NRC). Home minister Amit Shah has said an all-India NRC exercise would be completed before the 2024 general elections. NPR updation will be undertaken between April 1 and September 30, 2020 along with the first phase of Census 2021.

Rai said that Section 14A, which prescribes compulsory registration of every citizen, was inserted in the Citizenship Act 1955 with effect from December 3, 2004 on the recommendation of a group of ministers which had been constituted to review national security system.

Daman & Diu, Dadra UTs to be merged

New Delhi: The Parliament on Tuesday passed a bill which will enable merger of two Union Territories, Daman and Diu, and Dadra and Nagar Haveli, into one unit. The RS passed the Dadra and Nagar Haveli and Daman and Diu (Merger of Union Territories) Bill, 2019 through voice vote. LS had passed this bill on November 27. The merged Union Territory will be named Dadra and Nagar Haveli and Daman and Diu. Minister of state for home G Kishen Reddy said the measure will help in strengthen administrative services, fast-track development and cut down administrative cost. TNN

All records, files associated with Netaji declassified: Govt

TIMES NEWS NETWORK

New Delhi: The Centre has declassified records and files associated with **Netaji Subhas Chandra Bose** and made them available to the National Archives of India, culture minister Prahlad Patel told Lok Sabha in response to a question by BJP MP Satyadev Pachauri.

Patel said the government had declassified 304 files relating to Bose and Azad Hind Fauj, and that 303 were already uploaded on the Netaji web portal, www.netajipapers.gov.in.

The minister also said the National Archives of India was the custodian of all declassified files and records of the government of India. The existing corpus of material on Netaji is in addition to the material the National Archives had received in 1997, in which 990 declassified files pertaining to the Azad Hind Fauj was given from the defence ministry. A second batch of material was declassified in 2012, containing 1,030 files pertaining to the Khosla Commission and Justice Mukherjee Commission of Inquiry from the home ministry.

Kin reconcile he died in Taiwan in 1945

Family members of Netaji Subhas Chandra Bose, who for decades contested the Shah Nawaz Committee (1956) and Khosla Commission (1970) findings on his death, are finally of the view that he had indeed died in Taihoku (in present-day Taiwan) on August 18, 1945. The family wants the DNA analysis done at laboratories in India, Japan, US, UK and Germany to pre-empt any conspiracy theory about the results being doctored. TNN

Bizman told friend about kids' killing & suicide plan

▶ From P 1

Gulshan, his wife Parmeen and their kids had met the families of his two brothers for dinner on Monday. What was seemingly a regular evening of socialising now looks like a planned last meeting with the extended family.

After they returned home to their Krishna Apra Sapphire flat in Indirapuram at 11.30pm, the children went to sleep—a friend of Kritika later said she had deactivated her social media accounts on Monday and wasn't replying to texts. Gulshan remained awake, evident from his phone activity. He texted 'Jai Mata di' to a friend, Ramesh Arora, at 3.38am. Two minutes later, in a chilling video call to Arora, Gulshan told him about the murder of the children and the suicide plan. He then disconnected.

The bodies of Gulshan and Parmeen, and the critically injured Sanjana, were first spotted lying in society's compound by a guard around 5.15am. Ejhaas Karim, the guard, said, "I was inside the tower. I heard a loud thud, and as soon as I rushed outside, I found three persons lying on the ground, blood oozing from them. I informed my supervisor and the society's office-bearers, and called police. I saw the family returning home on Monday night. All seemed to be fine."

It's the second time this year in NCR that a family has been wiped out in this fashion.

Full report on www.toi.in

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) for NRIs, OCIs and PIOs

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		8.10%	7.81%	7.87%	7.94%	8.10%

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

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

f) Request for renewing the Deposit (or a portion thereof) can be made physically 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 empaneled 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. The depositor shall submit requests for renewal of Deposit prior to 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	Profit (Standalone) After Tax	Dividend %
31.03.2017	2,817.52	1,836.55	180
31.03.2018	4,056.36	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 Nanoo Pamnani Vice Chairman	21 El CID 13 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, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha 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-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Piramal	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025.	Business
Dr Naushad Forbes	74 Koregaon Park, Pune - 411 001	Business
Shri Anami Narayan Roy	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	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	805.38	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,653.46
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	762.98
Property, plant and equipment	495.84	343.87
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	**1,517.50**	**1,306.63**
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	438.89
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	31,528.94
Borrowings (other than debt securities)	29,970.67	20,169.36
Deposits	13,193.01	7,792.87
Subordinated debts	4,139.07	4,138.16
Other financial liabilities	1,411.81	1,249.38
Total financial liabilities	**88,529.86**	**65,487.97**
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.87
Provisions	68.88	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	3.11
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the income tax department	0.24	32.98

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 for 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 : ₹13,193.01 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. – ₹2.25 Cr, Jamnalal Sons 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 insured.

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.

K. 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, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwalior, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Karunagappally, Karur, Karwar, Katni, Khamgaon, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad Nagarcoil, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajnandangaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, 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: 01550158

Pune
02 December 2019

HOW TO INVEST:

The amount should be deposited only by cheque or debit card made payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 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 account no.: 00070350006738, Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Bank branch: 885, Bhandarkar Road, Pune-411004

Write to us at fd@bajajfinserv.in or call us on 020 71124281