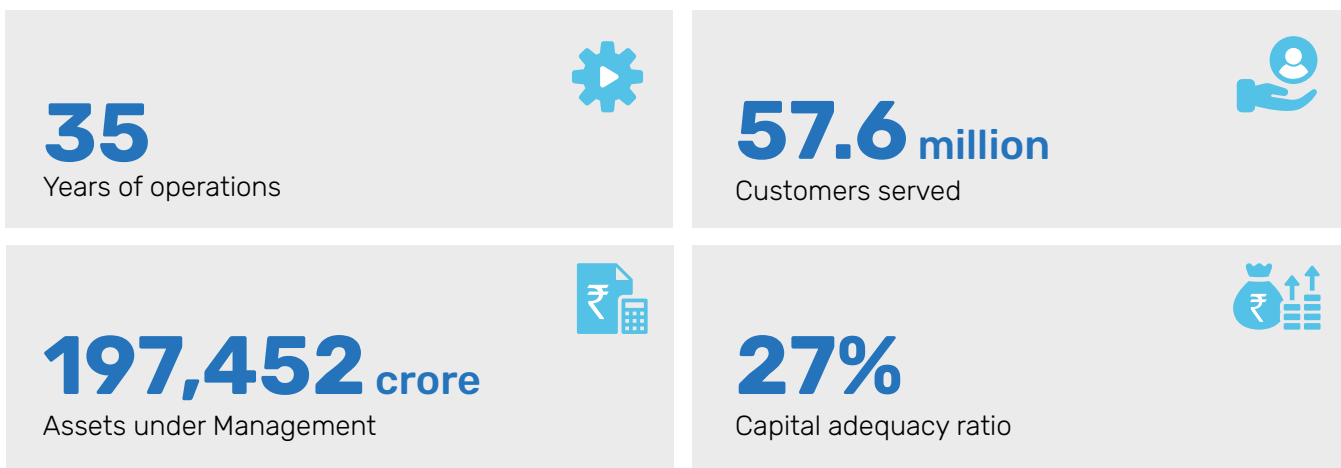


BAJAJ FINANCE AT A GLANCE

Bajaj Finance is among India’s leading and most diversified non-banking financial companies (NBFCs). In our thirty-five years of journey, we have transformed our operations by building a diversified product portfolio, establishing a strong geographic presence, and serving a large customer base. We have also rapidly expanded our presence on e-commerce channels and are at the forefront of adopting digital technology to meet shifting customer preferences.

Our business model is strengthened by our robust risk management and portfolio monitoring framework. This is reflected in our gross and net non-performing assets (NPAs) being among the lowest in the industry and our capital adequacy ratio being well above the regulatory norms.



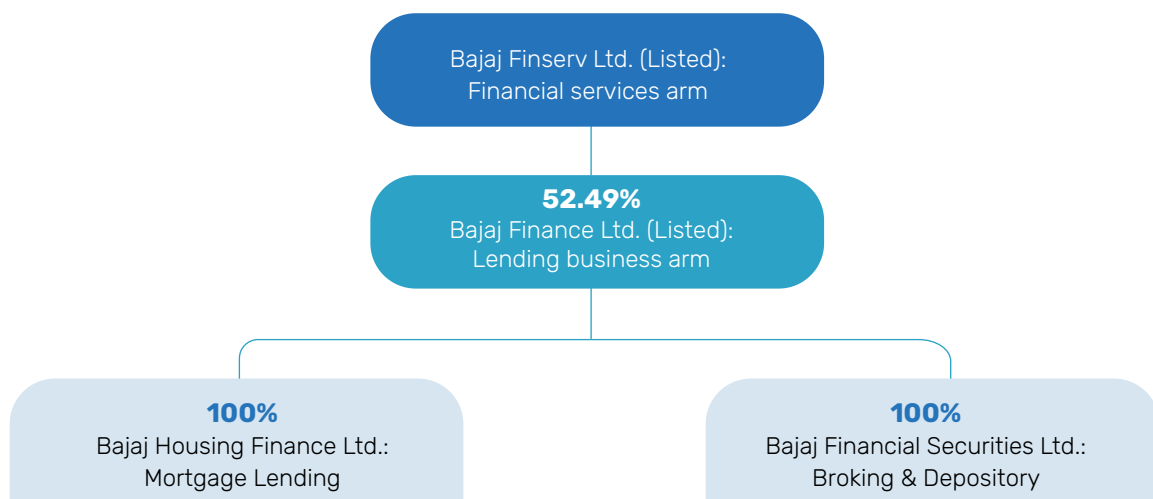
Structure

Bajaj Finance is a subsidiary of Bajaj Finserv Ltd. We have two wholly-owned subsidiaries:



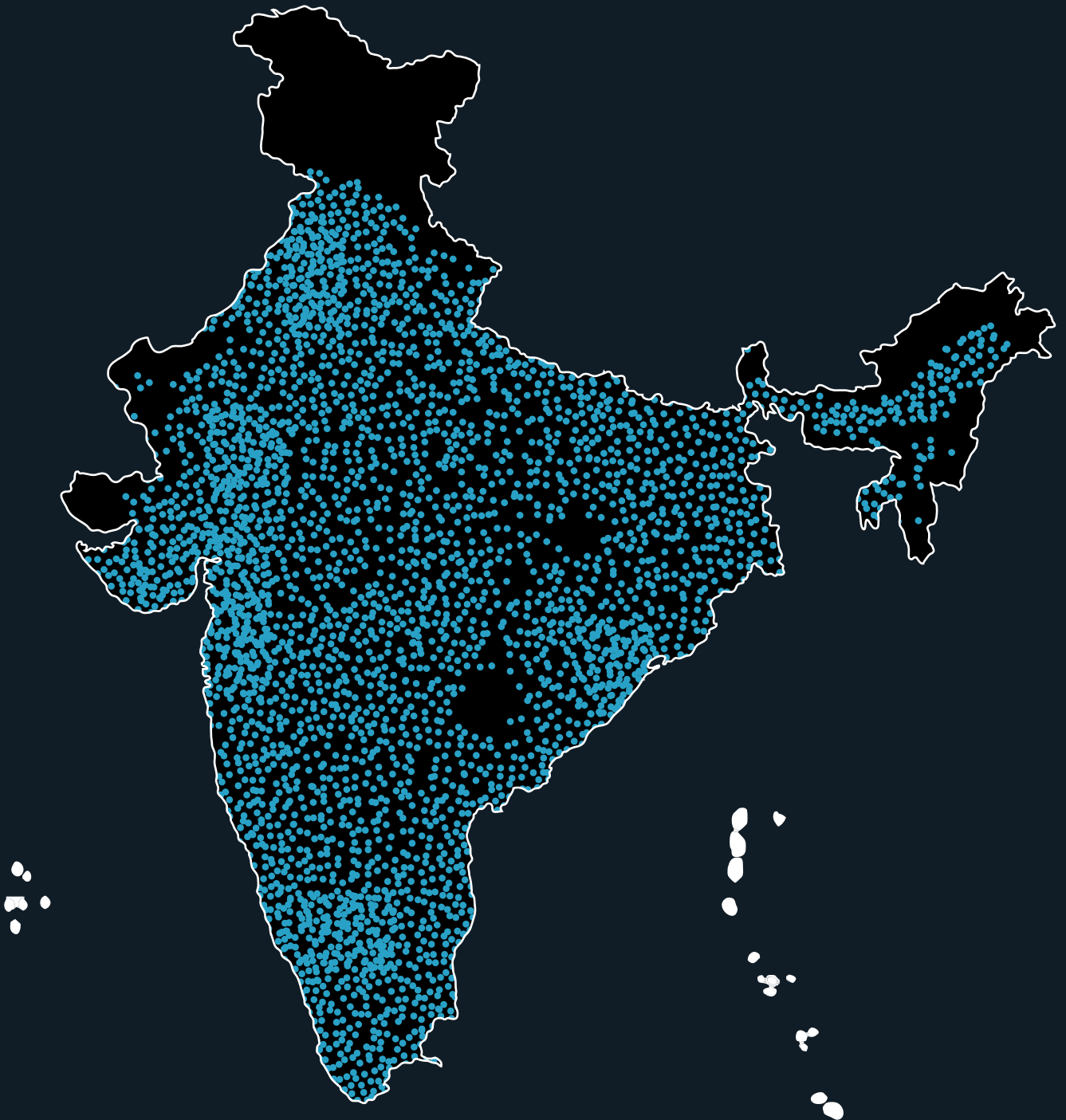
Product Offering

- Consumer Lending
- SME Lending
- Commercial Lending
- Rural Lending
- Public and Corporate Deposits
- Partnerships and Services



Our Geographic presence

Our geographic presence spans 3,504 locations across the country, including 2,136 locations in rural/smaller towns and villages. Our overall distribution network is 133,200+.



Map not to scale. For illustrative purposes only