

Top 7 retrieved chunks:

Chunk 1 (Score: 0.6965725929390587):

2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies: Sr. No State Aspirational district Amount in INR spent* 1 Rajasthan Sirohi 9,238,520 2 Maharashtra Gadchiroli 750,000 3 Odisha Dhenkanal 3,491,280 4 Odisha Rayagada 4,104,360 5 Jharkhand Ranchi 9,876,000 *The amount mentioned is for the project which runs for a span of period as per the agreed terms. 3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalised /vulnerable groups? (Yes/No) (b) From which marginalised /vulnerable groups do you procure? (c) What percentage of total procurement (by value) does it constitute? N A 4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge: S. No. Intellectual Property based on traditional knowledge Owned/ Acquired (Yes/No) Benefit shared (Yes / No) Basis of calculating benefit share NA 5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved Name of authority Brief of the Case Corrective action taken No corrective actions pertaining to above mentioned parameters was necessitated by BFL Group during the year under review. 6. Details of beneficiaries of CSR Projects: Sr. No. CSR Project No. of persons benefitted from CSR project % of beneficiaries from vulnerable and marginalized groups 1. Child Education 450,003 Please refer note below 2. Child Health 148,084 3. Child Physical and Intellectual Disabilities 99,853 4. Child - Prevention of mortality 434,250 5. Child Protection 21,397 6. Youth Livelihood initiatives 92,895 7. Youth PWD skilling 14,757 8. Youth Skilling for employment 90,928 9. Youth Skilling for enterprise/ self employment 1,320 10. Health and Sanitation 124,255 11. Mental Health 3,985 Note: The number of beneficiaries is represented for the entire project life cycle and not for the financial year. Additionally, all the CSR projects are undertaken for vulnerable and marginalised groups. P1 P2 P3 P4 P5 P6 P7 P8 P9 Section A Section B Section C Financial Statements Statutory Reports Corporate Overview 183 Business Responsibility & Sustainability Report

Chunk 2 (Score: 0.6877571346328002):

For more information visit our website:

<https://www.aboutbajajfinserv.com/finance-about-us> CORPORATE OVERVIEW 01 About Bajaj Finance 02 Our Business Construct 03 FY2024 Highlights: Our Year in Review 04 Chairman's Letter 07 What we Strive for 08 Our Leadership 10 Corporate Information 12 ESG Highlights of FY2024 14 Our Social Responsibility Initiatives STATUTORY REPORTS 16 Management Discussion and Analysis 56 Report on Corporate Governance 87 General Shareholder Information 96 Directors' Report 143 Business Responsibility and Sustainability Report FINANCIAL STATEMENTS 205 Standalone Financial Statements 335 Consolidated Financial Statements CONTENTS

Chunk 3 (Score: 0.6639565219741801):

Notes to standalone financial statements for the year ended 31 March 2024 (Contd.)** Corporate Social Responsibility expenditure (C in crore) For the year ended 31 March Particulars 2024 2023 (a) Gross amount required to be spent by the Company during the year 185.70 138.33 (b) Excess amount spent in previous financial year carried forward - - (c) Net amount required to be spent by the Company during the year (a-b) 185.70 138.33 (d) Amount spent during the year on: (i) Construction/acquisition of any asset - - (ii) On purpose other than (i) above 179.52 117.46 (e) Excess/(Shortfall) at the end of the year (d-c) (6.18) (20.87) (f) Total of previous years excess/(shortfall) - (14.41) (g) Reason for shortfall Refer Note (i) below Refer Note (i) below (h) Nature of CSR activities (activities as per Schedule VII) Activities mentioned in i, ii, iii, iv, vi, xii Activities mentioned in i, ii, iii, iv, vi (i) Details of related party transactions (Refer Note (ii) below) 1.36 0.30 (j) Where a provision is made with respect to a liability incurred by entering into a contractual obligation Opening provision balance 35.28 60.88 Provision created during the year 6.18 20.87 Amount spent during the year (35.28) (46.47) Closing provision balance 6.18 35.28 (k) In case of section 135(6) details of ongoing projects For the year ended 31 March 2024 (C in crore) Particulars Opening balance Amount required to be spent during the year Amount spent during the year Closing balance With Company In separate CSR unspent a/c From Company's bank a/c From separate CSR unspent a/c With Company In separate CSR unspent a/c For the year 2022 - 14.41 - - 14.41 - - For the year 2023 - 20.87 - - 20.87 - - For the year 2024 - - 185.70 179.52 - - 6.18 35 Other expenses (C ontld.) 267 Standalone Financial Statements Financial Statements Statutory Reports Corporate Overview

Chunk 4 (Score: 0.6631158546639578):

2. Composition of CSR Committee: Sr. No. Name of director Category Number of meetings of CSR Committee held during the year Number of meetings of CSR Committee attended during the year 1. Dr. Naushad Forbes Chairman, non-executive, independent 4 4 2. Sanjiv Bajaj Non-executive, non-independent 4 4 3. Rajeev Jain Managing Director, executive 4 4 3. Web-link where the following are disclosed on the website of the Company: Composition of CSR Committee <https://www.aboutbajajfinserv.com/finance-people-and-committees-corporate-social-responsibility-committee> CSR Policy <https://cms-assets.bajajfinserv.in/is/content/bajajfinance/corporate-social-responsibilitypdf?scl=1ufmt=pdf> CSR projects approved by the Board <https://www.aboutbajajfinserv.com/finance-investor-relations-csr-projects> 4. Executive summary along with web-link(s) of Impact Assessment of CSR Projects carried out in pursuance of sub-rule (3) of rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if applicable: Impact assessment has been carried out for 24 projects. The executive summaries are annexed to this report. The full report is hosted on Company's website and can be accessed at <https://www.aboutbajajfinserv.com/finance-csr-impact-assessment-reports> 5. (a) Average net profit of the Company as per sub-section (5) of section 135: C 9,285.24 crore (b) Two percent of average net profit of the company as per sub-section (5) of section 135: C 185.70 crore (c) Surplus arising out of the CSR projects or programmes or activities of the previous financial years: Nil (d) Amount required to be set-off for the financial year, if any: Nil (e) Total CSR obligation for the financial year [(b)+(c)-(d)]: C 185.70 crore 6. (a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project): C 173.71 crore (b) Amount spent in Administrative Overheads: C 5.07 crore (c) Amount spent on Impact Assessment, if applicable: C 0.74 crore (d) Total amount spent for the Financial Year [(a)+(b)+(c)]: C 179.52 crore (e) CSR amount spent or unspent for the Financial Year: Total amount spent for the financial year (in C) Total amount transferred to Unspent CSR Account as per section 135(6) Amount transferred to any fund specified under Schedule VII as per second proviso to sub-section (5) of section 135 Amount Date of transfer Name of the Fund Amount Date of transfer 1,795,178,861 61,868,519 29 April 2024 NA NA NA 134 37th Annual Report 2023-24

Chunk 5 (Score: 0.6538102635462401):

Chart 1 Audit Committee Stakeholders Relationship Committee Nomination and Remuneration Committee Risk Management Committee CSR Committee IT Strategy Committee Review Committee for Identification of wilful defaulter ALCO Committee Strategic Investment Committee Customer Service Committee ESG Committee Board IT Steering Committee Information Security Committee Product Programme Committee Standing Committee for Customer Service Committee to assess non co-operative borrower CSR Steering Committee Investment Committee 58 37th Annual Report 2023-24

Chunk 6 (Score: 0.6493076672528931):

Notes to standalone financial statements for the year ended 31 March 2024 (Contd.) For the year ended 31 March 2023 (C in crore) Particulars Opening balance Amount required to be spent during the year Amount spent during the year Closing balance With Company In separate CSR unspent a/c From Company's bank a/c From separate CSR unspent a/c With Company In separate CSR unspent a/c For the year 2022 - 60.88 - - 46.47 - 14.41 For the year 2023 - - 138.33 117.46 - - 20.87 Note: (i) Current year: Due to delay in commencement of projects as compared to approved timelines, some part of the mandatory obligations for few ongoing projects remained unspent as on 31 March 2024. The unspent amount of C 6.18 crore would be transferred to a designated Unspent Corporate Social Responsibility Account with scheduled commercial bank in line with the requirement prescribed in the Act. Previous year: Due to delay in commencement of projects as compared to approved timelines, some part of the mandatory obligations for few ongoing projects remained unspent as on 31 March 2023. The unspent amount of C 20.87 crore would be transferred to a designated Unspent Corporate Social Responsibility Account with scheduled commercial bank in line with the requirement prescribed in the Act. (ii) For the year ended 31 March 2024, the Company has entered into a transaction with Pratham Education Foundation for C 1.36 crore (previous year C 0.30 crore) for implementation of its Corporate Social Responsibility activities. 36 Earnings per equity share (EPS) Basic EPS is calculated in accordance with Ind AS 33 'Earnings Per Share' by dividing the profit for the year attributable to equity holders of the Company by the weighted average number of equity shares outstanding during the year. Diluted EPS is calculated by dividing the profit attributable to equity holders of the Company by the weighted average number of equity shares outstanding during the year plus the weighted average number of equity shares that would be issued on conversion of all the dilutive potential equity shares into equity shares of the Company. The following reflects the income and share data used in the basic and diluted EPS computations: For the year ended 31 March Particulars 2024 2023 (A) Net profit attributable to equity shareholders (C in crore) 12,644.11 10,289.74 (B) Weighted average number of equity shares for basic earnings per share 610,032,743 603,976,750 Effect of dilution: Employee stock options 2,350,306 3,067,977 (C) Weighted average number of equity shares for diluted earnings per share 612,383,049 607,044,727 Earning per share (basic) (C) (A/B) 207.27 170.37 Earning per share (diluted) (C) (A/C) 206.47 169.51 37 Segment information The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per Ind AS 108 'Operating Segment'. 35 Other expenses (C ontd.) 268 37th Annual Report 2023-24

Chunk 7 (Score: 0.649072567057769):

Leadership Indicators 1. Has the entity conducted Life Cycle Perspective / Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format: NIC CodeName of Product / Service% of total Turnover contributedBoundary for which the Life Cycle Perspective / Assessment was conductedWhether conducted by independent external agency (Yes/No)Results communicated in public domain (Yes/No) If yes, provide the web-link. Given the business operations of BFL group, there are no products or services offered by the entity that qualify for Life Cycle Perspective / Assessments (LCA). 2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products / services, as identified in the Life Cycle Perspective / Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same. Name of Product / Service Description of the risk / concern Action Taken None other than those identified in Q.26 of “Section A – General Disclosures” above. 3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry). Indicate input materialRecycled or re-used input material to total material FY2024 FY2023 Given the business operations of BFL group, the same is not applicable. 4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format: FY2024 FY2023 Re-Used RecycledSafely Disposed Re-Used RecycledSafely Disposed E-waste - 22.51 - - - 6.2 Plastics (including packaging) Given the business operations of BFL group, the same is not significant and hence is not tracked. Hazardous Waste Other waste (battery waste) - 19.35 - - - 5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category. Indicate product categoryReclaimed products and their packaging materials as % of total products sold in respective category Given the business operations of BFL group, the same is not applicable.P1 P2 P3 P4 P5 P6 P7 P8 P9 160 37th Annual Report 2023-24
