

# Company – Executive Briefing

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## Executive Summary:

Bajaj Finance Limited, operating under Bajaj Finserv, is a leading Indian financial services company primarily offering a diverse portfolio of consumer and business credit products. It provides personal, business, gold, and specialized loans, alongside investment solutions and an extensive partner network, positioning itself as a comprehensive lender and financial ecosystem enabler. The company leverages digital channels and caters to a broad clientele from individuals to professionals and MSMEs.

## Key Offerings & Business Segments:

Retail and Professional Loans: Personal Loans (including Flexi and Insta options for wedding, education, home renovation, medical emergencies), Business Loans (unsecured and secured), Gold Loans, specialized loans for Doctors (e.g., Medical Practice Loan, Professional Indemnity Insurance) and Chartered Accountants.

Financial Products: Medical Equipment Finance, EMI Cards.

Partnership Ecosystem: Programs for Fixed Deposit (IFA) Partners, Loan (DSA) Partners, Debt Management Partners, EMI Network Partners, Merchants, and Demat/Mutual Fund Partners (via Bajaj Broking).

## Strategic Direction & Initiatives:

Digital-first approach for product applications and service management ("Apply Online," "Manage your Loans").

Development of tailored financial solutions and specialized platforms for specific customer segments (e.g., "Loans for your Goals," "MSME World," "Doctor World").

Expansion and reach through a robust partner network encompassing loan distribution, merchant services, and investment product referrals.

Diversification of lending portfolio to include both unsecured and secured financing options for various client needs.

## Market Positioning & Target Audience:

Bajaj Finance Limited positions itself as a versatile, digitally-enabled financial solutions provider in the Indian market. It serves a wide array of customers, including salaried individuals, self-employed professionals (doctors, CAs), small and medium-sized enterprises (MSMEs), and merchants, emphasizing tailored credit and investment products.