



Customer Centricity

UN SDGs impacted



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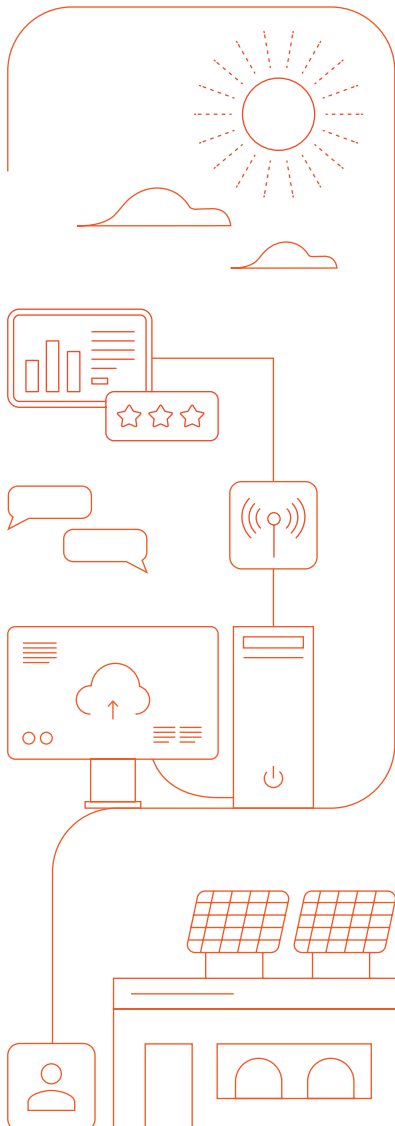


DEVANG MODY
Managing Director and CEO, Bajaj Finserv Health Ltd.

We are committed to making healthcare more accessible and affordable for every Indian. The healthtech ecosystem we are building is enabling a shift from reactive to proactive care, with a specific focus on wellness.”

Decoding Customer Needs for Enhanced Experiences

At Bajaj Finserv, financial empowerment is central to our philosophy. We believe that true financial inclusion goes beyond access to products as we harness advanced financial technologies to deliver seamless, secure and personalised customer experiences through multi-channel platforms.



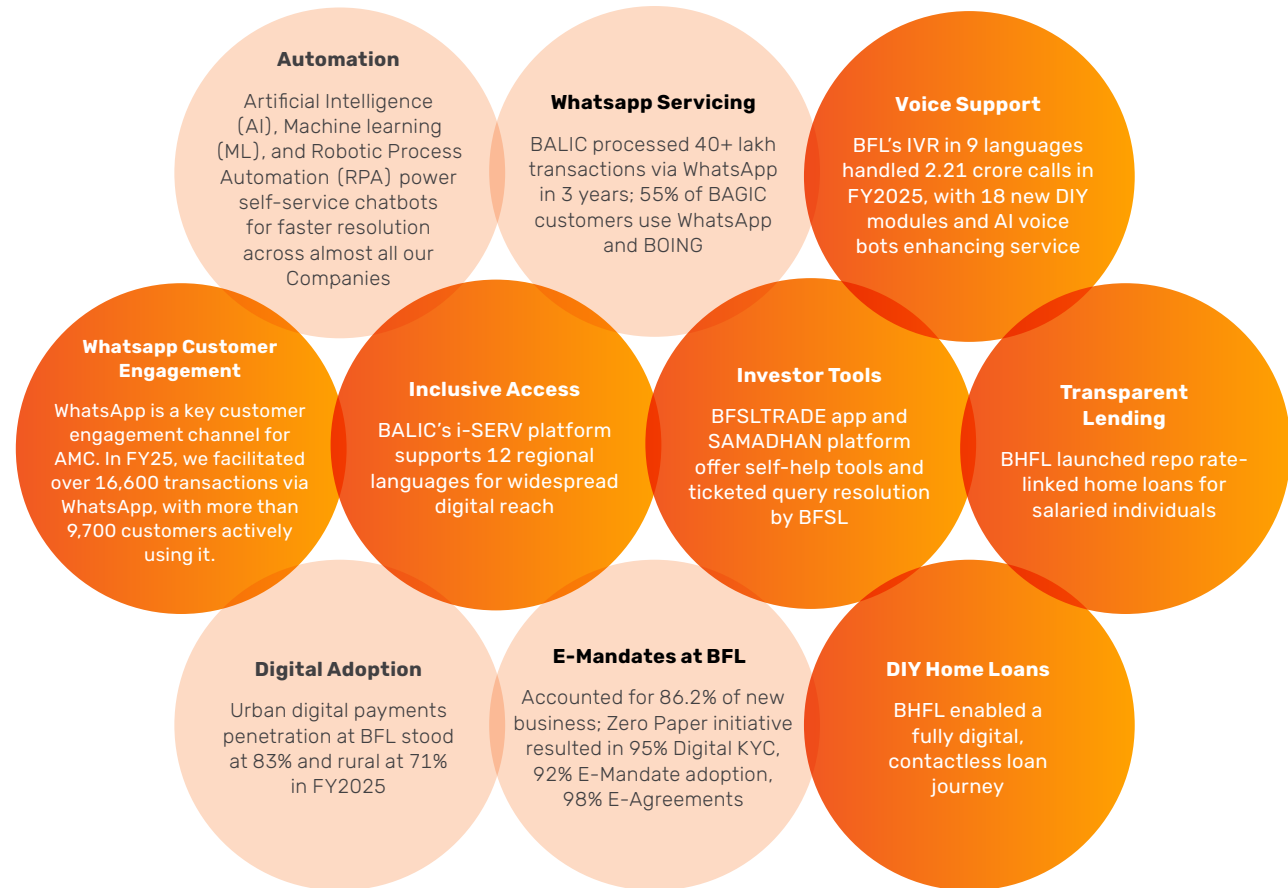
Embedding common principles and practices across group companies to strengthen a unified, stakeholder-first approach—enhancing the customer and distributor experience and satisfaction.

- ◆ Multi point servicing framework encompassing – Branch walk-in, Call centre, Web site, App, Chat Bot, Email, Whatsapp, etc.
- ◆ Net Promoter Score (NPS) utilised throughout our operations to drive continuous improvements in service quality.
- ◆ Benchmarking performance against peers to excel in all customer metrics, including Turnaround Times (TATs), NPS, grievance ratio, claims settlement ratio, and digital adoption. Additionally, performance indicators are routinely monitored by the Board to ensure superior results.
- ◆ Among the largest and fastest adopter of technology to ease servicing. Large investments in technology and data.
- ◆ One of the early adopters of Cloud computing ensuring seamless integrations and agility to serve the customers and distributors.
- ◆ Running 300+ AI projects across the group to drive efficiencies and enhanced servicing.
- ◆ Use of data and technology to provide pre-approved loans/ insurance to customers.
- ◆ Multilingual communication framework.
- ◆ Do-It-Yourself (DIY) journeys to maximise efficiencies.
- ◆ Emphasis on governance, ethics, and convenience (digital, branches, doorstep options).
- ◆ To ensure transparency and prevent misrepresentation, all essential long-form documents are provided with clear, summarised explanations by lending and insurance companies.
- ◆ App = Web strategy across all companies to enable uniformity in information and Self-service journeys.



CUSTOMER CENTRICITY

Technology-driven Customer Engagement - Convenience through Technology



25+ modules 340+ processes

BFL's App and Website offerings for anytime service; likewise for all our other companies

First

Cloud-based policy administration system under implementation by BAGIC and BALIC

8 lakh+

Number of downloads of the Farmitra App, created by BAGIC for aiding farmers

7

Number of languages enabled in the BAGIC website

96%

of BAGIC payments are now digital



Customer Rights and Grievance Redressal



We follow a Board-approved, Grievance Redressal Mechanism Policy

- ◆ Dedicated Grievance Units with Board oversight.
- ◆ Dedicated team which monitors customer queries and grievances on various social media channels and provides quick resolution.
- ◆ Transparent Communication of rights, policies, and ombudsman schemes.
- ◆ Root Cause Analysis to address recurring issues.
- ◆ Industry-leading Ratios: BALIC and BAGIC maintain among the lowest grievance ratios.
- ◆ Goodwill Gesture: BFL compensates even in no-deficiency cases.
- ◆ Internal Audits: Regular customer servicing and complaint reviews across all companies.
- ◆ Customer Satisfaction Score Monitoring: Over 1.65 crore responses, with BFL scoring 97% in FY2025.
- ◆ BAGIC's NPS and grievances ratio consistently outperforming the market year on year.
- ◆ Emphasis on governance, ethics, and convenience – key customer metrics as part of KPI's for CEOs and other senior personnel.

CUSTOMER CENTRICITY

Customer Education, Financial Literacy and Awareness Campaigns



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MANISH JAIN

Managing Director, Bajaj Financial Securities Ltd.

We are continuously enhancing the experience through a seamless, intuitive and user-friendly digital platform. Our solution promotes transparency and simplifies access to financial markets for all investors."

We have developed a multi-channel financial literacy framework across the Group

- ◆ **BAGIC:** 'School of Insurance' videos in vernacular, regular product/calamity/event specific alerts, healthy heart initiatives, etc.
- ◆ **BALIC:** Insurance Awareness campaigns, security alerts, etc.
- ◆ **BFL:** Webinars, print/radio
 - Awareness, FAQs on apps. Focus on EMI planning, loan closure, digital adoption, etc. such as Life Easy with NACH: Simplifying recurring

payments, Time Pe EMI: Avoiding late payment penalties, Issued in Your Interest: Promoting regular credit report checks, What's the Matter – About Loans: Importance of KFS and T&Cs and Download the Bajaj Finserv App: Self-service education.

- ◆ **What's the Matter – Reassurance at BFL:** Escalation protocols and customer protection.
- ◆ **Health Insurance Camps across the group:** Free checkups, consultations, awareness.
- ◆ **Insurance Awareness Day at BAGIC:** Focused campaign on motor insurance.

- ◆ **Digital Communication across the Group:** Videos, WhatsApp, targeted campaigns.

- ◆ **Bajaj Allianz Half Marathon at Pune:** Over 17,000 runners in FY2025 promoting wellness.

◆ **Fraud Alert Campaigns:**

- Fake Loan Ka Danger Zone
- Alerts on scam loan offers, Bano Cyber Smart – Cyber safety tips and Kaun Hai Con – Aligned with RBI's Raju and 40 Thieves.

- ◆ **State-level ownership of financial literacy by BAGIC and BALIC to enhance insurance penetration in rural areas.**

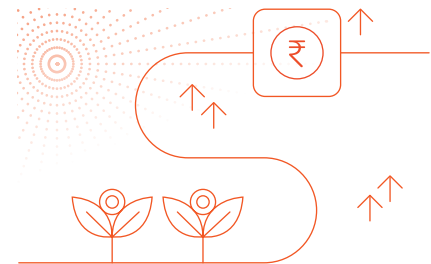
Financial Literacy Programme at BFL: Empowering Informed Decisions across the Customer Base



Financial literacy is undeniably essential for empowering our customers and supporting their long-term financial stability across the BFS group. Recognising and proactively addressing fundamental knowledge gaps that can impact everyday financial transactions, our lending subsidiary, BFL has significantly amplified its financial education initiatives. The primary focus of these enhanced programmes is on effectively educating customers about the importance of adequately funding their accounts well before EMI due dates, ensuring proper documentation of loan closures, and confidently and efficiently utilising our user-friendly digital self-service platforms.

Acknowledging the unique challenges faced by underserved populations, BFL is deeply committed to actively addressing financial exclusion by extending its reach to underprivileged individuals in rural areas.

In FY2025, BFL launched its impactful Financial Literacy Programme in key rural regions of Rajasthan, Uttar Pradesh and Bihar. This crucial initiative was specifically designed to build essential awareness on a range of key financial topics, including effective financial planning strategies, the convenience and security of digital payments, vital fraud prevention techniques, and the importance of insurance coverage.



4,300+

Individuals positively impacted by the programme, equipping them with fundamental financial knowledge and empowering them to navigate their financial lives with greater confidence