



Stakeholder Engagement

UN SDGs impacted



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S SREENIVASAN

President (Insurance and Special Projects), Bajaj Finserv Ltd.

We are a truly Indian enterprise and our goal is to provide holistic financial solutions to every Indian in a manner that we remain responsible corporate citizens. We believe that it is not just enough to conduct business with our customers, but we also need to be conscious of our contribution to important social needs of our country in terms of financial inclusion and investing in skilling that will help India reap the benefits of the favourable demographic dividend. Listening to our stakeholders has helped us build trust and credibility for the enterprise."

Collaboration to Bolster Sustainability

The Company identifies its material ecosystem of shared relationships with various stakeholders which include but are not limited to customers, value chain partners, employees, government and regulators, peers, business partners, and the community. We strategically engage regularly with the stakeholders to establish long-term valuable relationships through proactive communication and transparent engagement. This requires endurance, perseverance, ongoing commitment, and continuous improvement. The Company fosters a culture of transparency, risk mitigation and accountability, ensuring adherence to and surpassing of norms. Our responsible approach towards practicing human rights allows us to foster trust in stakeholders.

Shareholders and Investors

- ✦ Regular interactions via investor presentations, press releases, and conferences.
- ✦ Feedback from investors is analysed and shared with the Board for strategic decision-making.
- ✦ Organised the first BFS Group Investor Day in FY2025 to showcase capabilities.
- ✦ Cross-participation in investor calls across group companies to ensure transparency.
- ✦ Policy in place for determination of Material disclosure of Events or Information to stock exchanges.



Value Chain Partners

- ✦ Robust vendor onboarding and governance framework.
- ✦ Periodic ESG and compliance training for partners.
- ✦ 'Samvaad – Dialogues to Success' at BFL engaged 1,200+ retailers over 10 days in FY2025.
- ✦ BAGIC & BALIC trained more than 30,000 Specified Persons (SPs) and Insurance Consultants (ICs) in FY2025.



STAKEHOLDER ENGAGEMENT


Government and Regulators

- ◆ Proactive compliance with regulatory changes and industry standards.
- ◆ Regular dialogue with regulators and participation in policy advocacy.
- ◆ Member of associations like World Economic Forum (WEF) and CII.
- ◆ Endorsed CII charters for ethical business practices and fair workplaces.
- ◆ For details on our regulatory advocacy – please see [Bajaj Finserv Limited Annual report: Business Responsibility and Sustainability Report, Principle 7 Leadership Indicator Q.1. Community Engagement](#).
- ◆ Community campaigns through roadshows, local engagements, and municipal partnerships.
- ◆ Grievance redressal available via Bajaj Finserv Impact – ESG web platform.
- ◆ Strategic CSR initiatives aligned with local needs.




Employees and Customers

- ◆ Refer to Human Capital Development for further details on Employee engagement as a stakeholder and the related grievance mechanisms. The Company recognises its employees as key stakeholders and invests in their development and well-being.

 Human Capital Development

- ◆ Refer to Customer Centricity for further details on Customer engagement as a stakeholder and the related grievance mechanisms. We place customer satisfaction at the core of our business strategy and operations.

 Customer Centricity



Campaigns






Stakeholder Awareness

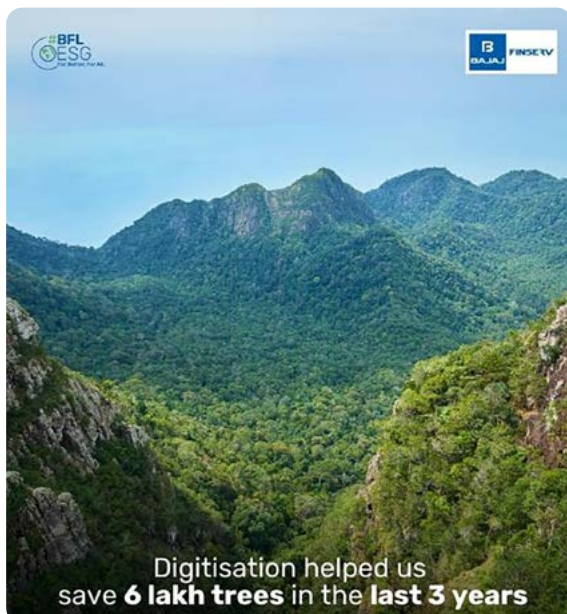
Group-wide initiatives to educate stakeholders on cybersecurity and data privacy. Channels include posters, emails, brochures and training sessions.

ESG

- ✦ Targeted efforts across financial inclusion, environmental stewardship, employee development, and community impact.
- ✦ These campaigns support broader ESG objectives and stakeholder value.
- ✦ BFS Odyssey campaign to showcase actions in environmental sustainability, digital inclusion, and social empowerment.

Key Focus Areas

-  Paper reduction
-  Water-efficient landscaping
-  Earth Day celebrations
-  Digital financial literacy
-  Achieved 7 lakh+ impressions and 1.3 lakh+ video views, reflecting strong public engagement.



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SANDEEP JAIN
CFO & COO, Bajaj Finance Ltd.

Continuous and proactive engagement with stakeholders is crucial to our sustainability efforts. It fosters the development of strong strategies that create positive outcomes for business, our people, and the planet. Stakeholder participation in decision making helps us identify issues early on, giving us an opportunity to resolve. Over time, it also helps build trust and creates value for everyone involved.”

Our Approach to Material ESG Factors

Our stakeholder matrix shapes our actions and guides us on the path to do business better in alignment with ESG principles. The Company completed a materiality exercise under the supervision of an external/independent third party. This assessment was conducted with the assistance of various stakeholders using an ESG lens/perspective. For more information and detailed disclosure, please refer to Bajaj Finserv Limited, BRSR at [Bajaj Finserv Investor Relations – Annual Reports](#).