General Shareholder Information

Contents

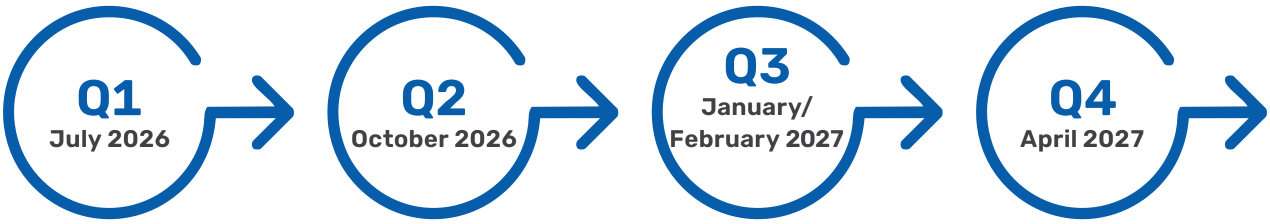
39th Annual General Meeting ('AGM')

Following are the details concerning the upcoming AGM:

Day and date	Thursday, 30 July 2026
Time	3:30 p.m. IST
Mode of AGM	Through Video Conferencing ('VC')/Other Audio Visual Means ('OAVM')
Deemed venue of the Meeting	C/o Bajaj Auto Ltd., Akurdi, Pune – 411 035 (Registered Office)
Link to participate through VC	https://emeetings.kfintech.com/
Remote e-voting start	Sunday, 26 July 2026; 9:00 a.m. IST
Remote e-voting ends	Wednesday, 29 July 2026; 5:00 p.m. IST
Financial Year ('FY')	1 April 2025 to 31 March 2026

Schedule for financial reporting

The indicative months for meetings of Audit Committee and Board of Directors for consideration of quarterly and year to date standalone and consolidated financial results for FY2027 are as follows:



In addition to the above, Board meetings are convened in the month of September and March to discuss strategy, operating plans and other matters. Additional Board and committee meetings are also convened as and when deemed necessary.

Registrar to an Issue and Share Transfer Agent ('RTA')

In terms of regulation 7 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'SEBI Listing Regulations'), KFin Technologies Ltd. ('KFin') continues to be the RTA of the Company and handles all relevant corporate registry services for the equity shares, debentures and commercial papers.

Service to Shareholders

The Company ("Bajaj Finance Ltd". or "BFL") endeavours to offer its best services to the shareholders.
To ensure service delivery and quality across various shareholder requests, the Company interacts with the RTA at multiple levels. Following are few of the many measures undertaken by the Company, for ensuring the same:

- Defined service timelines which are stricter than prescribed by law;
- Dedicated resources at the RTA for attending to shareholder service request;
- Daily monitoring of queries and responses to shareholders for their completeness and adequacy;
- Imbibing best practices;
- Additional due diligence for high value claims; and
- Evaluation of the security posture of the RTA while dealing with shareholder information and its grievance management systems;

Services by KFin are subject to internal audit by the Company. The findings, if any, of the internal audit are discussed by the Audit Committee and acted upon. In addition, Stakeholders Relationship Committee, reviews the service quality of the processes adopted by the Company and the KFin.

All existing investors are encouraged, in their own interest, to provide 'choice of nomination' to ensure smooth transmission of securities held by them.

Security holders holding securities in physical form shall remain eligible to receive any payment, including dividend, interest, or redemption proceeds, if any, only in electronic mode and may continue to lodge grievances or avail service requests from the RTA, even if 'choice of nomination' is not submitted by them, subject to KYC details have been duly updated.

For smooth redressal of grievances, security holders may follow the process below:

Step 1:	Step 2:	Step 3:	Step 4:
Approach the RTA with their requests/ queries along with requisite documents/ information	If not satisfied, escalate the issue to higher levels i.e. to Investor Services Department of the Company	Lodging of Complaint through various designated portals/ forums: i.e. Stock Exchanges/ SCORES	Online Dispute Resolution (SMART ODR)

Shareholder Experience Survey

The Company periodically conducts shareholder experience survey. The survey can be accessed at https://ris.kfintech.com/clientservices/survey/bjaf/. The survey, *inter alia,* captures feedback on disclosures and navigability of Company's website, ESG Disclosure, updates to the stock exchanges, annual report contents and service standards of RTA and Company. Shareholders are requested to take a moment to offer their feedback.

Dividend Related Information

- **Final Dividend:**

  The Board of Directors ('Board') have recommended a dividend of ₹ 6 per equity share (600%) of face value of ₹ 1 for FY2026, subject to approval of the members at the ensuing AGM. This includes a special payout of ₹ 0.60 per equity share out of the exceptional gain on sale of shares of Bajaj Housing Finance Ltd., subsidiary of the Company. The total dividend earmarked for pay-out on account of declaration of final dividend is ₹ 3,733 crore, considering the capital base as on 31 March 2026.

  Dividend on equity shares, if declared, at the AGM, will be credited on or about Monday, 3 August 2026 to all eligible shareholders holding shares as on the end of the day on Tuesday, 30 June 2026 (record date).

  Dividend will be taxable in the hands of the members, as per the provisions the applicable Income Tax Act. The Company would be required to deduct applicable TDS on dividend payment to members in accordance with provisions of the applicable Income Tax Act. For more details, members are requested to refer to the Notice of AGM and communication sent by the Company in this regard.

- **Payment of dividend:**

  Pursuant to regulation 12 (as amended w.e.f. 19 November 2025) of the SEBI Listing Regulations, the Company shall use electronic mode of payment facility, approved by the Reserve Bank of India ('RBI') for payment of dividend. In terms of the said regulation, the Company will not issue 'payable-at-par' warrants or cheques, for payment of dividend.

  Accordingly, the said dividend will be paid through electronic mode, where the bank account details of the members are available. An intimation of credit regarding such remittance will be sent separately to the members.

  For enabling payment of dividend through electronic mode, members holding shares in physical mode are requested to send Form ISR-1 along with requisite documents to KFin.

  The form can be downloaded from the website of the Company at https://www.aboutbajajfinserv.com/finance-investor-relations-investor-request-forms and KFin at https://ris.kfintech.com/clientservices/investors/isrs.aspx.

  In case of members holding shares in demat mode, they are requested to keep their most updated bank account details with their respective depository participant.

Unclaimed Dividend

Any money transferred to the "Unpaid Dividend Account" of the Company in pursuance of section 124 of the Companies Act, 2013 and which remained unpaid or unclaimed for a period of seven years from the date of such transfer has been transferred by the Company along with interest accrued, if any, thereon to the Investor Education and Protection Fund ('Fund') set up by Central Government.

The unpaid/unclaimed final dividend for FY2019, is due for transfer to the Fund in August 2026. Members are requested to verify their records and send their claim, if any, for the said year. Communication is being sent to those members, who have not yet claimed dividend requesting them to claim the same as well as unpaid dividend, if any, for subsequent years.

The following table gives information relating to various outstanding dividends and the dates by which they can be claimed by the Members from the Company's RTA:

Year	Dividend Type	Date of declaration	Last date for claiming dividend	Date of transfer to Fund (on or before)
2018-2019	Final	25 July 2019	24 August 2026	23 September 2026
2019-2020	Interim (Confirmed as Final)	21 February 2020	22 March 2027	21 April 2027
2020-2021	Final	20 July 2021	19 August 2028	18 September 2028
2021-2022	Final	27 July 2022	26 August 2029	25 September 2029
2022-2023	Final	26 July 2023	25 August 2030	24 September 2030
2023-2024	Final	23 July 2024	22 August 2031	21 September 2031
2024-2025	Interim (Special)	29 April 2025	28 May 2032	27 June 2032
2024-2025	Final	24 July 2025	23 August 2032	22 September 2032

Initiatives for reduction of unclaimed dividend

The Company has a proactive approach towards reduction in quantum of unclaimed dividend. The measures *inter alia*, included:

- Reaching out to shareholders via calls, emails and reminders through RTA and depositories.
- Identifying shareholders who have received the dividend for FY2025 but not for the earlier years.
- Crediting dividend to shareholders who have successfully claimed shares from IEPF Authority or the unclaimed suspense account.
- Advising the shareholders who approach the Company/KFin for any service request to claim their dividend and remitting unpaid dividend, if any, for KYC compliant folios.

The amount is remitted based on the verification of the documents and bonafides of the claim. The Company will continue to undertake various initiatives in this regard.

Saksham Niveshak

With an endeavour to reduce the unclaimed amount continued under the umbrella of 100 days campaign – "Saksham Niveshak" launched by Investor Education and Protection Fund Authority ("IEPFA") vide its intimation dated 16 July 2025, for shareholders to claim unpaid/unclaimed dividends, thereby preventing transfer of dividends which has remained unpaid/unclaimed for a period of seven years to Investor Education and Protection Fund (IEPF).

The campaign commenced on 28 July 2025 and concluded on 6 November 2025. During this Campaign, all the shareholders who had not claimed their dividend for any financial years from 2017-18 to 2024-25 or had not updated their KYC and nomination or any issues related to unclaimed dividends and shares were encouraged to update their KYC details, bank mandates and contact information so that dividend is paid to rightful claimant and transfer of shares to IEPFA is not required.

The Company had initiated the campaign during the said period and an Action Taken Report indicating the steps undertaken during the period was submitted to IEPFA.

Transfer of shares to Investor Education and Protection Fund ('IEPF')

Pursuant to section 124(6) of the Act and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016, as amended (the 'IEPF Rules'), all shares in respect of which dividend has not been paid or claimed for seven consecutive years or more shall be transferred to Demat Account of the IEPF Authority by the Company within a period of thirty days of expiry of said seven years.

Publication in newspaper intimating the members regarding the said IEPF transfer would be made as done in previous years. The details of the members whose shares are liable to be transferred to IEPF or have been transferred to IEPF is made available on the Company's website at https://www.aboutbajajfinserv.com/finance-investor-relations-unclaimed-dividend.

During FY2026, the Company transferred 142,165 equity shares of face value of ₹ 1 in respect of 36 shareholders to Demat Account of the IEPF Authority held with National Securities Depositories Limited ('NSDL').

Shareholder can claim such shares and unclaimed dividends transferred to the Fund by accessing the link to the refund webpage of IEPF Authority at https://www.iepf.gov.in/content/iepf/global/master/Home/Home.html

For further details, members may get in touch with the nodal officer/deputy nodal officers of the Company at:

Nodal officer for IEPF

R Vijay

Company Secretary

Email id: vijay.r@bajajfinserv.in

Deputy Nodal Officers for IEPF

Ravikumar Dugar

Deputy National Lead – Secretarial

Email id: Ravikumar.dugar@bajajfinserv.in

Elangovan S

Deputy National Lead – Secretarial

Email id: Elangovan.s@bajajfinserv.in

Share Transfer System

Transfer of shares in physical form is not permissible. All requests relating to transmission, transposition, issuance of Letter of Confirmation (LoC) in lieu of duplicate share certificate(s) are processed by KFin. Dematerialisation and rematerialisation activities are carried out by KFin through its connectivity with NSDL and Central Depository Services (India) Limited ('CDSL').

SEBI vide its circular dated 2 July 2025 introduced the *Ease of Doing Investment – Special Window for Re-lodgement of Transfer Requests of Physical Shares*. Investors who had lodged transfer deeds before 1 April 2019 but whose requests were rejected/returned due to documentation deficiencies were given an opportunity between 7 July 2025 and 6 January 2026 to re-lodge such requests. Further, SEBI vide its circular dated 30 January 2026, has opened another Special Window for the above-mentioned investors, for a period of one year, from 5 February 2026 to 4 February 2027.

All valid cases will be processed through the transfer-cum-demat route, ensuring that shares are credited only in dematerialised form. The Company has publicised the opening of this special window through various media including print and social media. However, no requests were received for the said period.

Listing Details

- **Equity shares:**

Stock Exchange	Address
BSE Ltd. ('BSE')	Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001
National Stock Exchange of India Ltd. ('NSE')	Exchange Plaza, C-1, Block-G, Bandra Kurla Complex, Bandra (East), Mumbai 400 051

International Securities Identification Number ('ISIN') for equity shares:

Pre-Subdivision	Post-Subdivision
INE296A01024	INE296A01032

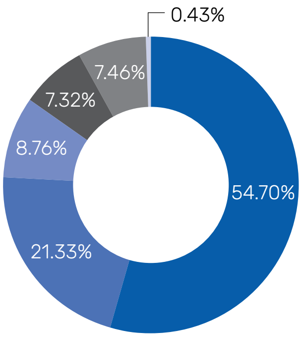
- **Debentures:**

Stock Exchange	Address
Wholesale Debt Market BSE	Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001

Annual listing fees, as prescribed, have been paid to the said stock exchanges up to 31 March 2027. None of the securities of the Company were suspended from trading during the year on account of corporate actions or otherwise.

Distribution of Shareholding

Details about the pattern of shareholding across various categories as on 31 March 2026:



Category	% to Capital
Promoter and Promoter Group	54.70
Foreign Institutional Investor/Foreign Portfolio Investor	21.33
Mutual Fund	8.76
Corporates	7.32
Residents and Non-residents individuals	7.46
Others	0.43
Total	**100**

The distribution of shareholding based on size class as on 31 March 2026 is presented in the table below:

Category (On folio basis)	No. of Members	% to total members	No. of shares held	% to total capital
1 - 1000	1,003,379	95.72	106,395,111	1.71
1001 - 5000	32,539	3.10	68,690,786	1.10
5001 - 10000	5,328	0.51	40,785,195	0.66
10001 - 100000	5,218	0.50	148,408,308	2.39
100001 - 500000	1,037	0.10	236,661,761	3.80
500001 - 1000000	285	0.03	203,591,465	3.27
1000001 and above	407	0.04	5,417,949,239	87.07
TOTAL	**1,048,193**	**100**	**6,222,481,865**	**100**

Disclosures with respect to demat suspense account/unclaimed suspense account

Pursuant to the bonus issue and sub-division undertaken by the Company in the year 2016, equity shares were issued in physical form to shareholders who had not dematerialised their holdings.

In accordance with clause F of Schedule V of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, shares pertaining to shareholders whose share certificates remained unclaimed or were returned undelivered were transferred to the Unclaimed Suspense Account.

During the year under review, the Company issued bonus shares and sub-division of equity shares in dematerialised form to all shareholders. Accordingly, the shares pertaining to shareholders who continue to hold their shares in physical form have been transferred to a separate Unclaimed Suspense Account, in compliance with the applicable regulatory requirements.

The status of the said shares as on 31 March 2026 is as under:

Sr. No.	Particulars	No. of holders	No. of shares*
1.	At the beginning of the year	38	405,800
2.	Addition during the year	320	4,280,668
3.	Transferred to IEPF	9#	130,000
4.	Claims received/approved during the year	53	687,630
5.	At the end of the year	297	3,868,838

*Post giving effect of bonus and sub-division.

#Includes one folio with a partial transfer to the IEPF.

The Company, acting as a trustee in respect of the unclaimed shares, follows the modalities for the operation of the said account in the manner set out in regulation 39(4) of the SEBI Listing Regulations.

The shares lying in the aforesaid account will be transferred to the concerned members on lodging of the claim and after proper verification. Till such time, the voting rights on these shares will remain frozen.

Dematerialisation of shares and liquidity

- **Dematerialisation of shares:**

  During FY2026, pursuant to the issue of bonus shares and sub-division of equity shares, the Company transferred the shares held in physical form to the Unclaimed Suspense Account in dematerialised mode. Further, 5 shares were rematerialised during the year.

  Shares held in physical and electronic mode as on 31 March 2026 are given below.

Particulars	No. of members	No. of shares	% to total shareholding
Demat			
- NSDL	367,770	6,027,257,705	96.86
- CDSL	680,422	195,224,155	3.14
Physical	1	5	0
Total	**1,048,193**	**6,222,481,865**	**100**

- **Liquidity:**

  The equity shares of the Company are listed on BSE and NSE and are frequently traded. The summary of average daily trading in equity shares of the Company on both the stock exchanges for FY2026 is shown as below:

Particulars	No. of shares traded	Value of shares (₹ in crore)
BSE	367,005	42.49
NSE	6,463,059	805.11

Non-Convertible Debt Securities

The Company issues listed non-convertible debt securities (both secured and unsecured) from time to time to meet its capital requirements. Requisite intimations to the stock exchange and disclosure in annual financial statements, with respect to the extent and nature of security cover created and maintained with respect to the said securities, have been made by the Company.

The Company has made timely payment of interest and repaid of the principal of non-convertible debentures to the debenture holders on record dates. Therefore, there is no unpaid interest or redemption amount to be reported.

As per the provisions of the applicable Income Tax Act, the Company deducts applicable TDS on interest payment to the Non-Convertible Debentures ('NCD') holders who are entitled to receive the interest on NCD held by them on the record date.

The Company has in place a policy for claiming unclaimed amounts with respect to non-convertible debentures from escrow account. As on 31 March 2026, there are no unclaimed amounts lying with the Company in respect of its listed non-convertible debentures. The said policy can be accessed at https://cms-assets.bajajfinserv.in/is/content/bajajfinance/policy-for-claiming-unclaimed-amounts-with-respect-to-ncds-from-escrow-account-1?scl=1&fmt=pdf.

Catalyst Trusteeship Limited acts as debenture trustee to the NCDs raised by the Company.

Credit Rating

During FY2026, the Company retained its highest domestic long-term credit ratings, supported by strong capital adequacy, robust asset-liability management, prudent credit underwriting and continued promoter support. The detailed credit ratings as at 31 March 2026 are as follows:

Rating Agency	Type of Instrument	Programme Size (₹ in Crore)	Credit Rating
Domestic Ratings			
CRISIL Rating Ltd.	Long term Borrowing (NCD) Programme	114,843	CRISIL AAA/Stable
	Lower tier II bond/subordinate debt programme	1,783	CRISIL AAA/Stable
	Long Term Bank loan rating programme	46,000	CRISIL AAA/Stable
	Short Term Bank loan rating facilities		CRISIL A1+
	Short-term debt programme	30,000	CRISIL A1+
	Fixed deposit programme	-	CRISIL AAA/Stable
ICRA Ltd.	Long-term borrowing (NCD) programme	25,000	ICRA AAA/Stable
	Lower tier II bond/subordinate debt programme	-	ICRA AAA/Stable
	Short-term debt programme	30,000	ICRA A1+
	Fixed deposit programme	-	ICRA AAA Stable
India Ratings and Research Private Ltd.	Long-term borrowing (NCD) programme	74,886	IND AAA/Stable
	Subordinate debt programme	2,000	IND AAA/Stable
	Long term bank loan facilities	80,000	IND AAA/Stable
	Short term Bank loan facilities		IND A1+
CARE Ratings Ltd.	Long-term borrowing (NCD) programme	272	CARE AAA/Stable
	Short Term Facilities	8,300	CARE A1+
	Long Term Facilities	1,700	CARE AAA/Stable
	Subordinate debt programme	3,455	CARE AAA/Stable
International Ratings			
Moody's Ratings	Corporate Family Rating	-	Baa3/Stable
S&P Global Ratings	Long-Term Rating	-	BBB/Stable
	Short-Term Rating	-	A-2

During FY2026, S&P ratings have upgraded the entity level rating for BFL from BBB-/Positive to BBB/Stable as long-term rating and upgraded short term ratings from A-3 to A-2, as a reflection of strong financial metrics. Also, Moody's have assigned New Corporate Family Rating for the Company after withdrawal of old Baa3 (long-term) /P-3 (short-term) rating.

Outstanding convertible instruments/ADRs/GDRs/Warrants

The Company does not have any outstanding convertible instruments/ADRs/GDRs/Warrants as on 31 March 2026.

Commodity price/foreign exchange risk and hedging activities

The Company borrows in foreign currency for its External Commercial Borrowing ('ECB') Programme. These borrowings are governed by RBI guidelines which requires entities raising ECB for an average maturity of less than 5 years to hedge minimum 70% of its ECB exposure (principal and coupon).

The Company hedges its entire ECB loan exposure for the full tenure of the ECB as per Board approved Interest Rate Risk and Currency Risk Hedging Policy.

For its ECB loans, the Company evaluates the foreign currency exchange rates, tenure of ECB and its fully hedged costs and manages its currency and interest rate risks by onboarding derivative contracts such as Cross Currency Swaps & Forward Rate Agreements as hedge positions in line with the Board approved policy.

Being a financial services company, the Company is not directly exposed to commodity price risk.

Plant location

Bajaj Finance Ltd. being a non-banking financial company does not have any manufacturing plant.

You can reach out to us:

Bajaj Finance Ltd.

Corporate Office Extn.
Secretarial Department, 3rd Floor,
Panchshil Tech Park, Viman Nagar,
Pune – 411 014

Registered Office
C/o Bajaj Auto Ltd.,
Mumbai Pune Road,
Akurdi, Pune – 411 035

(020) 7157 6072/6403

investor.service@bajajfinserv.in

https://www.aboutbajajfinserv.com/finance-about-us

KFin Technologies Ltd.

Unit: Bajaj Finance Ltd.
Selenium Building,
Tower- B, Plot No. 31 & 32,
Financial District,
Nanakramguda, Serilingampally,
Hyderabad, Rangareddy,
Telangana – 500 032

Toll Free No.: 1800 309 4001

einward.ris@kfintech.com

Dedicated Investor cell for Senior Citizen: senior.citizen@kfintech.com

KPRISM Platform: https://kprism.kfintech.com/signup

RTA Website: https://ris.kfintech.com

KFin Corporate Website: https://www.kfintech.com