

General Shareholder Information

18th Annual General Meeting (AGM)

Day and Date	Friday, 25 July 2025
Time	12.15 pm (IST)
Mode of AGM	In-person (Physical AGM)
Venue of the Meeting	Hotel Hyatt Regency, Opposite Weikfield IT Citi Info Park, Nagar Road, Viman Nagar, Pune – 411 014
Link to one-way live webcast	https://emeetings.kfintech.com/
Remote e-voting starts	Monday, 21 July 2025 9:00 am (IST)
Remote e-voting ends	Thursday, 24 July 2025 5:00 pm (IST)
E-voting at AGM	Friday, 25 July 2025
Financial Year ('FY')	1 April 2024 to 31 March 2025

Tentative meeting schedule for financial reporting

The tentative months for meetings of Audit Committee and Board of Directors for consideration of standalone and consolidated financial results during the Financial Year 2025-26 are as follows:

Sr. No.	Particulars	Indicative Month
1.	Quarter ending 30 June 2025 (unaudited)	July 2025
2.	Quarter and half year ending 30 September 2025 (unaudited)	October/November 2025
3.	Quarter and nine months ending 31 December 2025 (unaudited)	January/February 2026
4.	Financial year / quarter ending 31 March 2026 (audited)	April 2026

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

Registrar 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 Registrar and Share Transfer Agent and handles all relevant corporate registry services.

Review of service standards adhered by KFin with respect to share related activities

The Company ('Bajaj Finserv', 'Bajaj Finserv Ltd.', 'BFS') has agreed service timelines and standards for various shareholder's related services with KFin. On an on-going basis, the secretarial team engages with officials of KFin at various levels for review of these standards and other share related activities. Periodic meetings and discussions are held for follow up on pending matters and review adherence to agreed time-lines for processing service request and deviations, if any, in said timeliness. In addition, the activities at KFin are also reviewed by the Stakeholders' Relationship Committee and internal audit team.

KFin has also established a dedicated Investor Cell to assist the Senior Citizens in redressing their grievances, complaints and queries. Senior Citizens wishing to avail this service have been provided with a designated email id i.e., senior.citizen@kfintech.com.

Share transfer system

All transmission, transposition, issue of Letter of Confirmation, etc., as well as requests for dematerialisation/rematerialisation are processed at KFin. The work related to dematerialisation / rematerialisation is handled by KFin through connectivity with National Securities Depository Limited ('NSDL') and Central Depository Services (India) Limited ('CDSL').

In terms of SEBI Circular dated 16 March 2023, listed entities are required to issue shares in dematerialised form only while processing any service requests.

Therefore, few members who are still holding share in physical form are requested to dematerialise their shareholding.

Dividend and date of payment

The Board of Directors have recommended a dividend of ₹ 1 per equity share (100%) of face value of ₹1 for FY2025, subject to approval of the members at the ensuing AGM.

Dividend on equity shares, if declared, at the AGM, will be credited/dispatched on or before Tuesday, 29 July 2025, to all eligible shareholders holding shares as of the end of the day on Friday, 27 June 2025 ('record date').

Payment of dividend

The SEBI Listing Regulations read with SEBI circular dated 20 April 2018, require companies to use any electronic mode of payment approved by the Reserve Bank of India ('RBI') for making payment to members. Accordingly, the dividend, if declared will be paid through electronic mode, where the bank account details of the members are available. Where dividend payments are made through electronic mode, intimation regarding such remittance will be sent separately to the members.

In cases where the dividend could not be processed through electronic mode, it will be paid by account payee/non-negotiable instruments/warrants with bank account details printed thereon. In case of non-availability of bank account details, address of the members will be printed on such payment instruments.

In line with SEBI Circular dated 16 March 2023, read with SEBI circular dated 10 June 2024, it has been mandated that the security holders holding securities in physical form, whose folio(s) do not have PAN (Aadhar seeded) or contact details or mobile number or bank account details or specimen signature updated, shall be eligible for any payment including dividend, interest or redemption in respect of such folios, only through electronic mode with effect from 1 April 2024, and shall be eligible to lodge grievance or avail any service request from the RTA only after furnishing PAN and KYC details.

In case of any of the aforesaid KYC has not been updated in respect of physical folios, dividend shall be paid only through electronic mode with effect from 1 April 2024, upon furnishing all the aforesaid details in entirety. After successful updation of the details, the security holder would receive all the dividends declared during that period (from 1 April 2024 till date of updation) in respect of the folio.

While, submission of 'Choice of Nomination' by the shareholders, holding shares in physical mode, has been made optional, shareholders are encouraged to submit their 'Choice of Nomination' to KFin to ensure seamless transmission of securities, in the event of death of claimant and to avoid hardships arising out of the procedural formalities involved in the transmission of securities.

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/investor-relations-investor-service-request> and KFin at <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>.

Members holding shares in demat mode are requested to update their details with their the depository participant.

Tax deducted at source ('TDS') on dividend

As per the provisions of the Income Tax Act, 1961 ('Act'), the final dividend, if declared and paid by the Company, will be taxable in the hands of the members. Accordingly, the Company would be required to deduct and paid by the Company, applicable TDS on dividend payment to members in accordance with provisions of the Act. For more details, members are requested to refer to the [Notice of AGM](#).

Unclaimed dividend

As per section 124(5) of Companies Act, 2013 (the 'Act'), any money transferred by the Company to the unpaid dividend account and remaining unclaimed for a period of seven years from the date of such transfer shall be transferred to the Investor Education and Protection Fund ('Fund' or 'IEPF') set up by the Central Government. Accordingly, unpaid/unclaimed dividends for FY2008 to FY2017 have already been transferred by the Company to the said Fund from FY2016 onwards.

The unpaid/unclaimed dividend for FY2018, shall be transferred to the Fund in September 2025. Members were requested to verify their records and send their claim, if any, for the said year, before such amount becomes

due for transfer. Communication in this regard was sent to members, who had not claimed dividend, requesting them to claim the same as well as unpaid dividend, if any, for subsequent years.

The following are the details of unclaimed dividends which are due to be transferred to the Fund in the coming years including current year:

Year	Dividend Type	Date of Declaration	Last date for claiming dividend	Date of transfer to fund (on or before)
2017-2018	Final	19 July 2018	18 August 2025	17 September 2025
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	21 July 2021	20 August 2028	19 September 2028
2021-2022	Final	28 July 2022	27 August 2029	26 September 2029
2022-2023	Final	27 July 2023	26 August 2030	25 September 2030
2023-2024	Final	24 July 2024	23 August 2031	22 September 2031

The Company has also hosted the details of unclaimed dividend, on its website at <https://www.aboutbajajfinserv.com/investor-relations-shareholder-services-unclaimed-dividend> and also on website specified by the Ministry of Corporate Affairs ('MCA') at <https://iepf.gov.in/login>.

Initiatives for reduction of unclaimed dividend

The Company with a view to reduce the quantum of unclaimed dividend has been proactively reaching out to members by sending periodic communications, advising the members to claim their unclaimed dividend and remitting unpaid dividend, for KYC compliant folio(s). The amount is remitted based on the verification of the documents and bonafides of the claim. The Company will endeavour to undertake various initiatives in this regard.

Initiatives for reduction of undelivered share certificates

The members of the Company, vide resolution passed through postal ballot on 2 September 2022, had approved sub-division of equity shares and issue of bonus equity shares. Subsequently new share certificates were issued to the members as on 14 September 2022 i.e., record date, as per their entitlement on that date.

However, a few of the new share certificates were returned undelivered by postal authorities and are lying with KFin.

Pursuant to the requirement of regulation 39(4) read with schedule VI of the SEBI Listing Regulations, any share/s issued by the Company which remains unclaimed shall be transferred by the Company to an 'Unclaimed Suspense Account'. Further, all corporate benefits accruing on such shares shall also be credited to such Unclaimed Suspense Account and the voting rights on such shares shall remain frozen till the rightful owner claims the shares.

The Company has, to avoid/ minimise the number of shares that would be transferred to Unclaimed Suspense Account, proactively approached to members, to take steps for re-transfer of shares where the requisite details were available. The Company will endeavour to undertake additional initiatives in this regard.

Transfer of shares to 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.

The Company also publishes a notice in newspapers intimating the members regarding the said transfer. These details are also available on the Company's website at <https://www.aboutbajajfinserv.com/investor-relations-shareholder-services-iepf-details>. In addition, Company has taken various steps to reach out to shareholders whose shares are due to be transferred to IEPF on account of not claiming dividend for a consecutive period of seven years.

During FY2025, the Company transferred 92,840 equity shares of face value of ₹ 1/- (previous year – 36,581 equity shares of face value of ₹1/-) in respect of 62 shareholders (previous year – 54 shareholders) to Demat Account of the IEPF Authority held with NSDL.

Members can claim such shares and unclaimed dividends transferred to the Fund by following the procedure prescribed under the IEPF Rules. As advised by MCA through its circular dated 19 July 2018, the Company has provided an access link to the refund webpage of IEPF Authority on its website at <https://www.aboutbajajfinserv.com/investor-relations-shareholder-services-iepf-details> to facilitate refund procedure for its investors/claimants. Members are requested to get in touch with the nodal officer/ deputy nodal officer for further details on the subject at bfs.iepfnodalofficer@bajajfinserv.in.

Dematerialisation/rematerialisation of shares and liquidity

During FY2025, 243,650 shares of face value of ₹ 1 were dematerialised. No share was rematerialised during FY2025. Shares held in physical and electronic mode as on 31 March 2025 are given in Table 1.

Table 1: Shares held in physical and electronic mode:

Particulars	Position as on 31 March 2025		
	No. of holders	No. of shares	% of total shareholding
Demat:			
NSDL	253,513	1,157,186,253	72.48
CSDL	472,127	435,295,573	27.26
Sub-Total	725,640	1,592,481,826	99.74
Physical	452	4,180,271	0.26
Total	726,092	1,596,662,097	100

Liquidity

The equity shares of the Company are listed on BSE Ltd. ('BSE') and National Stock Exchange of India Ltd. ('NSE') and are frequently traded. The summary of average daily turnover in equity shares of the Company on both the stock exchanges for FY2025 is shown as below:

(₹ In crore)

Sr. No.	Name of the Stock Exchange	Average no. of shares traded on daily basis	Average value of shares traded on daily basis
1.	BSE	82,921	14.13
2.	NSE	1,797,646	308.79
	Total	1,880,567	322.92

The equity shares of the Company were not suspended from trading during the year on account of corporate actions or otherwise.

Listing on Stock Exchanges and Stock Code

Name	Stock code for equity shares	Address
BSE	532978	Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001
NSE	BAJAJFINSV	Exchange Plaza, C-1, Block-G, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051

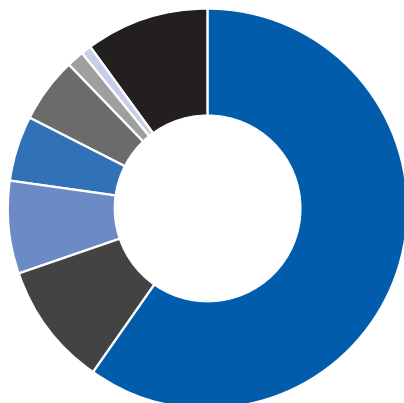
The International Securities Identification Number ('ISIN') for Depositories (NSDL and CDSL) in respect of equity shares is INE918I01026.

Annual listing fees, as prescribed, have been paid to the said stock exchanges up to 31 March 2026.

Distribution of Shareholding

Table 2 gives details about the pattern of shareholding across various categories, while Table 3 gives the data according to size classes.

Table 2: Distribution of shareholding across categories as on 31 March 2025



Category	% to capital
● Promoter and promoter group	60.64
● Resident Individuals	10.12
● Foreign Institutional Investor/ Foreign Portfolio Investor	7.52
● Bodies Corporate/ NBFC	5.21
● Mutual Funds/ Financial Institutions/ Banks	5.44
● Non-Resident Individual/Foreign National	0.89
● Alternate Investment Funds	0.09
● Others	10.09
Total	100.00

Table 3: Distribution of shareholding according to size class as on 31 March 2025

Category	No. of Members	% to total Members	No. of shares held	% to total Capital
1 - 1000	713,037	98.20	28,910,994	1.81
1001 - 5000	8,379	1.15	18,686,458	1.17
5001 - 10000	1,536	0.21	11,115,004	0.70
10001 - 100000	2,452	0.34	72,039,257	4.51
100001 - 500000	456	0.06	99,911,444	6.26
500001 - 1000000	93	0.01	68,333,642	4.28
1000001 and above	139	0.02	1,297,665,298	81.27
Total	726,092	100.00	1,596,662,097	100.00

Credit rating

The Company has neither issued any debt instruments nor undertaken any fixed deposit programme or any scheme or proposal involving mobilisation of funds in India or abroad. As such, there are no credit ratings to be disclosed under regulation 34 read with schedule V to SEBI Listing Regulations.

Shareholders' and investors' grievances

The Board of Directors of the Company have constituted a Stakeholders' Relationship Committee (SRC) to specifically look into and resolve grievances of shareholders. The Composition of SRC and details on investor complaints received during the year are given in [Report on Corporate Governance](#).

Given the overlapping functions between the Duplicate Share Certificate Issuance Committee ('DSCIC') and SRC, the responsibilities previously assigned to the DSCIC have been reallocated to SRC. Accordingly, SRC will authorise issuance of Letter of Confirmation ('LoC') to shareholders in lieu of duplicate share certificates as and when requested.

SEBI has released a FAQ in respect of various service request including the payment of dividend. The copy of said FAQs is hosted on Company's website at <https://cms-assets.bajajfinserv.in/is/content/bajajfinance/sebi-faqpdf?scl=1&fmt=pdf>.

Choice of nomination in eligible demat accounts: SEBI has issued various circulars from time to time for investors holding securities in demat mode to update their nomination details i.e., either opt in or opt out of nomination.

Online Dispute Resolution (ODR) Mechanism: In order to streamline the dispute resolution mechanism in the securities market, SEBI vide its circular dated 31 July 2023, as amended from time to time, read with Master Circular no. SEBI/HO/OIAE/OIAE_IAD-3/P/CIR/2023/195 dated 28 December 2023, introduced a common

Online Dispute Resolution ("ODR") mechanism which harnesses online conciliation and arbitration for resolution of all kinds of disputes relating to securities market.

Under ODR mechanism, an investor shall first take up his/her/their grievance by lodging a complaint directly with the concerned Market Participant viz., Company. If the grievance is not redressed satisfactorily at the first phase, the investor may escalate the same through the SCORES Portal in accordance with the process laid out therein. ODR Mechanism provides a third level of escalation, if the investor is not satisfied with the resolution provided by the Company, the investor may initiate the dispute through the ODR portal within the timeframe prescribed under the circular. The ODR portal can be accessed at <https://smartodr.in/login>.

Demat suspense account for unclaimed shares

In terms of the provisions of the SEBI Listing Regulations, the Company has a demat account titled 'Bajaj Finserv Ltd. – Unclaimed Suspense Account' with HDFC Bank Ltd., Pune, to which unclaimed shares were transferred.

Status of Unclaimed Suspense Account as on 31 March 2025 is given below:

Sr. No.	Particulars	No. of holders	No. of shares
1.	At the beginning of the year	1	70
2.	Transferred to IEPF	0	0
3.	Claimed during the year	0	0
4.	At the end of the year (4=1-2-3)	1	70

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 member on lodging of the claim and after proper verification. Till such time, the voting rights on these shares will remain frozen.

Certifications obtained from Practising Company Secretary

The Company has obtained following certifications by the Practising Company Secretary for share related matters, as per details given below:

Regulation	Frequency	Certificate Requirement
Regulation 76 of SEBI (Depositories and Participants) Regulations, 2018	Quarterly	Reconciliation of the total issued capital, listed capital and capital held by Depositories in dematerialised form, the details of changes in share capital during the quarter and the in-principle approval obtained by the issuer from all the stock exchanges where it is listed in respect of such further issued capital.

Live webcast of AGM

Pursuant to regulation 44(6) of the SEBI Listing Regulations, top 100 listed entities shall, with effect from 1 April 2019, provide one-way live webcast of the proceedings of their AGM. Accordingly, the Company has entered into an arrangement with KFin to facilitate live webcast of the proceedings of the ensuing AGM scheduled on 25 July 2025.

Members who are entitled to participate in the AGM can view the proceedings of AGM by logging on the website of KFin at <https://emeetings.kfintech.com/> using secure login credentials provided for e-voting.

Outstanding convertible instruments/ ADRs/ GDRs/ Warrants

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

Commodity price/foreign exchange risk and hedging activities

The Company, being a financial services company, is not directly exposed to commodity price/foreign exchange risk and hedging activities. Hence, no disclosure is required under regulation 34 read with Schedule V of the SEBI Listing Regulations.

Plant Location

Bajaj Finserv Ltd. does not have any manufacturing plant.

Address for Correspondence

Sr. No.	Particulars	Address	Purpose	Contact details
1.	Company	Corporate Office Extn. Secretarial Department 3rd Floor, Panchshil Tech Park, Viman Nagar, Pune – 411 014	General correspondence	Tel No.: (020) 7157 6064 Fax No. (020) 7150 5792 E-mail ID: investors@bajajfinserv.in Website: https://www.aboutbajajfinserv.com/about-us
2.	RTA	KFin Technologies Ltd. Unit: Bajaj Finserv Ltd. Selenium Building, Tower- B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana – 500 032	Equity related Matters TDS related queries or documents	Toll Free No.: 1800 309 4001 E-mail ID: inward.ris@kfintech.com KFin Corporate Website: https://www.kfintech.com/ KFin RTA Website: https://ris.kfintech.com

Investor Support Centre

In view of SEBI Master Circular no. SEBI/HO/MIRSD/POD-1/P/CIR/2024/37 dated 7 May 2024, KFin has launched an online platform for shareholders. The same can be accessed at <https://ris.kfintech.com/default.aspx#>, select 'Investor Services' then go to 'Investor Support' for raising any service requests with KFin.

Members are requested to register / signup, using the Name, PAN, Mobile number and email ID. Post registration, user can login via OTP and lodge service request, ask questions/queries, raise complaints, check for the status of the folios, KYC details, dividend, meeting and e-Voting details.

Quick link to access the signup page: <https://kprism.kfintech.com/signup>.