

Our Focus Areas

At Bajaj Finserv, we believe transformational impact comes from focused, strategic action. Guided by our Responsible and Sustainable Business Conduct Policy, we have identified eight priority areas aligned with our long-term ESG goals – areas where we can drive the greatest sustainable change and create lasting value for all stakeholders.

Governance

Conduct and govern business with integrity in an ethical, transparent, and accountable manner.

[Read more on page 16](#)

Financial Inclusion

Provide access to relevant and affordable financial products and services that meet the needs of the larger society, empower underserved communities, and transform lives across the socio-economic landscape.

[Read more on page 62](#)

Preserving and Protecting the Environment

Adopt environmental leadership practices and processes that not only minimise operational impact but also contribute to India's green transition and global climate goals.

[Read more on page 96](#)

Empowering Society

Promote social welfare activities that drive inclusive growth, equitable development, and the well-being of communities.

[Read more on page 72](#)

Employee Well-being

Create a thriving, safe and inclusive workplace for employees and provide merit-based opportunities for professional development and growth.

[Read more on page 108](#)

Customer Centricity

Innovate/invest in products, technologies and processes that enhance customer experience and promote professional, fair and transparent dealings.

[Read more on page 86](#)

Cyber Security, Data Privacy and Information Security

Adopt robust information security, cyber security and fraud controls.

[Read more on page 129](#)

Stakeholder Engagement

Engage with relevant stakeholders to enhance sustainable and responsible business practices.

[Read more on page 138](#)