

Bajaj Holdings & Investment Limited
Core Competencies/Skills/Expertise

As stipulated under schedule V to the SEBI Listing Regulations, core skills/expertise/competencies as required in the context of the business and sector for it to function effectively and those actually available with the Board have been identified by the Board of directors.

The chart/matrix of such core skills/expertise/competencies, along with the names of directors who possess such skills, is given below.

Sr. No.	Core skills/Expertise/Competencies
1.	Management and Governance
2.	Financial Services
3.	Consumer behaviour, sales, marketing and customer experience
4.	Technology and Innovation
5.	Understanding of accounting and financial statements
6.	Risk, Assurance and Internal Controls
7.	Regulatory, Public policy and economics
8.	Human Resource
9.	Business Transformation and Strategy

Name	Core Skills/ Expertise/ Competencies
Shekhar Bajaj	Management and Governance, Financial Services, Consumer behaviour, sales, marketing and customer experience, Understanding of accounting and financial statements, Risk Assurance and Internal Controls, Regulatory, Public Policy and economics, Human Resources and Business Transformation and Strategy.
Niraj Bajaj	Management and Governance, Financial Services, Consumer behaviour, sales, marketing and customer experience, Understanding of accounting and financial statements, Risk Assurance and Internal Controls, Regulatory, Public Policy and economics, Human Resources and Business Transformation and Strategy.
D J Balaji Rao	Management and Governance, Financial Services, Consumer behaviour, sales, marketing and customer experience, Understanding of accounting and financial statements, Risk Assurance and Internal Controls and Business Transformation and Strategy.
Dr. Naushad Forbes	Management and Governance, Consumer behaviour, sales, marketing and customer experience, Technology and Innovation, Understanding of accounting and financial statements, Risk Assurance and Internal Controls, Regulatory, Public Policy and economics, Human Resources and Business Transformation and Strategy.
Anami Roy	Management and Governance, Financial Services, Understanding of accounting and financial statements, Risk Assurance and Internal Controls, Regulatory, Public Policy and economics and Human Resources.

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Pradip Shah	Management and Governance, Financial Services, Consumer behaviour, sales, marketing and customer experience, Understanding of accounting and financial statements, Risk Assurance and Internal Controls, Regulatory, Public Policy and economics, Human Resources and Business Transformation and Strategy.
Dr. Arindam Bhattacharya	Management and Governance, Technology and Innovation, understanding of accounting and financial statements, Risk, Assurance and Internal Controls, Regulatory, Public Policy and economics, Human Resources and Business Transformation and Strategy.
Dr. Vidya Rajiv Yeravdekar	Management and Governance, Customer behaviour, sales, marketing and customer experience, Understanding of accounting and financial statements, Risk, Assurance and Internal Controls, Regulatory, Public Policy and economics, Human Resources and Business Transformation and Strategy.
Sanjiv Bajaj	Management and Governance, Financial Services, Consumer behaviour, sales, marketing and customer experience, Technology and Innovation, Understanding of accounting and financial statements, Risk Assurance and Internal Controls, Regulatory, Public Policy and economics, Human Resources and Business Transformation and Strategy.
Rajiv Bajaj	Management and Governance, Consumer behaviour, sales, marketing and customer experience, Technology and Innovation, Understanding of accounting and financial statements, Risk Assurance and Internal Controls, Human Resources and Business Transformation and Strategy.
Madhur Bajaj	Management and Governance, Financial Services, Consumer behaviour, sales, marketing and customer experience, Regulatory, Public Policy and economics, Human Resources and Business Transformation and Strategy.
Manish Kejriwal	Management and Governance, Financial Services, Consumer behaviour, sales, marketing and customer experience, technology and innovation, Understanding of accounting and financial statements, Regulatory, Public Policy and Business Transformation and Strategy.