

DEPOSIT APPLICATION FORM (Resident Individual)

BAJAJ FINANCE LIMITED



Date Code Sub Code Sourcing Channel: _____ SFDC Ref. No. _____ Application Form No. _____

To be filled by Bajaj Finance Ltd employee or authorised distributor

Annual rate of interest valid for deposits from Rs.25,000 up to Rs.5 crore (w.e.f 01 December 2021)

For New/Existing Depositor:

(Interest Rate per annum)

For senior Citizen Deposits:

Tenor in months	Interest payout				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
12-23	5.65%	5.51%	5.53%	5.57%	5.65%
24-35	6.40%	6.22%	6.25%	6.30%	6.40%
36-60	6.80%	6.60%	6.63%	6.69%	6.80%

Tenor in months	Interest payout				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
12-23	5.90%	5.75%	5.77%	5.82%	5.90%
24-35	6.65%	6.46%	6.49%	6.54%	6.65%
36-60	7.05%	6.83%	6.87%	6.93%	7.05%

I/We apply for ☐ fresh or ☐ renewal (old deposit ID _____) of deposit

Mode of Payment (Not applicable for renewal application)

☐ **RTGS/NEFT**

Beneficiary Name: **Bajaj Finance FD**,
IFSC: **INDB0000006** (all the 6 digits after B are zeroes)
Bank A/c No.: **ZBAJAJFD** (No space in Z, Bajaj & FD)#
Bank Name: **IndusInd Bank, Nariman Point, Mumbai**

Note: Cancelled cheque mandatory for online transfer of funds
Cheque/UTR No. _____
Cheque/Transaction date
Bank Account No.
IFSC
Bank Name _____
Branch _____

☐ **Cheque**

Account payee cheque favoring
"Bajaj Finance Ltd. A/c 00070350006738"
(Name of 1st holder shall appear on the cheque. Else bank statement required)*

#Numerical account number replaced with IndusInd Bank exclusive collection code - "ZBAJAJFD".

Interest and redemption payment instruction [Bank account in my/our name]

- ☐ Pay in the investment account mentioned above OR
☐ Pay in different bank account as mentioned below (cancelled cheque copy is mandatory)

Bank Account No.

IFSC

Bank Name

Branch

Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)
<input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000 <input type="checkbox"/> 2,00,000 <input type="checkbox"/> 3,00,000 <input type="checkbox"/> 5,00,000 <input type="checkbox"/> Other <input type="text" value=""/>	_____	<input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 (Recommended) <input type="checkbox"/> other tenor	_____
Interest Payout Instruction		Instruction on maturity	
<input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings) <input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly		<input type="checkbox"/> Renew Principal + Interest (recommended) <input type="checkbox"/> Renew Principal only <input type="checkbox"/> Pay at maturity (default if not selected)	

Deposit payable to: ☐ First Holder ☐ Anyone or Survivor

Note: First Holder will be treated as default option in case of single applicant or in case no option chosen.

After filling this form, what next?

Step 1	Step 2	Step 3	In case you don't hear from us...
Day 1	Day 2-3	Day 3-4	
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt	
Complete application form is submitted at Bajaj Finance branch.	Fixed Deposit Acknowledgement (FDA) will be sent on your registered mobile number and email ID from noreply@bajajfinserv.in.	Fixed Deposit Receipt is dispatched after completion of step 1 and 2.	There could be a possibility of application on hold due to documents pending or discrepancy in payment details.
💡 - In case being assisted by Bajaj Finance representative/ authorised partner, please check with them if form is submitted at Bajaj Finance branch.	💡 - You should expect the acknowledgement within 2 days after completion of step 1.	💡 - Physical FDR is dispatched to the registered communication address within 3-4 days. Additionally a digital FDR is sent on your registered email ID.	💡 - Request you to contact your Bajaj Finance representative/ authorised partner.

First Applicant Details (mandatory)

☐ New Customer (please fill in the KYC form given in page 6)

☐ Existing Customer (Customer ID) Or Deposit ID

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 6

CKYCR No./ KIN (non-mandatory) If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

Name ☐ Mr. ☐ Ms. ☐ Mrs.

Guardian's Name
(if applicant is minor)

Applicant's Date of birth **Applicant's/Guardian's Mobile No.**

PAN/Form 60 (in absence of allotment of PAN) **Applicant's/Guardian's Email ID**

TDS waiver ☐ Yes. I am attaching applicable form 15 G/H

Note: you can also update forms 15 G/H later through our customer service portal Experia. Refer clause 9 (i), (ii) and (iii) in T&C.

Category (tick as applicable) ☐ Relative of Director ☐ Director or Promoter of BFL ☐ Employee ☐ Senior Citizen (60 years or above)
☐ Shareholder (DP/Client ID)

4 more steps

Second Applicant Details

☐ New Customer (please fill in the KYC form given in page 6)

☐ Existing Customer (Customer ID) Or Deposit ID

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please ask for a separate KYC Form from your Bajaj Finance representative/authorised partner.

CKYCR No./ KIN (non-mandatory) If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

Name ☐ Mr. ☐ Ms. ☐ Mrs.

Guardian's Name
(if applicant is minor)

Applicant's Date of birth **Applicant's/Guardian's Mobile No.**

PAN/Form 60 (in absence of allotment of PAN) (mandatory) **Applicant's/Guardian's Email ID**

Category (tick as applicable) ☐ Relative of Director ☐ Director or Promoter of BFL ☐ Employee ☐ Senior Citizen (60 years or above)
☐ Shareholder (DP/Client ID)

3 more steps

Nomination to Deposit: Form DA 1: u/s 45 QB of RBI Act 1934 (Highly recommended to nominate)

Should you need time to make up your mind, you can nominate later

☐ I/We above named depositors do not wish to nominate

☐ I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Bajaj Finance Limited

1. *Name & Address of the Nominee

Relationship with depositor

Please enter Date of Birth of the Nominee in DD/MM/YYYY Mobile number of nominee

Email ID of Nominee

2. *As the Nominee is minor on this date, I/We appoint (Guardian Name age
address
to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee

Did you know: Once nominee becomes major, the guardian details become null and void

Signature/thumb impression of all applicants with date:

Mandatory for first applicant/guardian

Mandatory for second applicant/guardian

In case of thumb impression, 2 witnesses name and signature are required. Name of nominee should be same as that appearing on valid ID Proof of the nominee.

Witness 1

Witness 2

The contents of the application form were explained to the applicant/ co applicant in language.

signature and employee code of sourcing employee

2 more steps

Thank you for trusting us

Provisional Receipt (Please see overleaf)

Application Number

Name of Applicant

Cheque/UTR No.

Amount INR Tenor Months ROI %

Bank name Branch Account type

Bank account No. IFSC Transaction date

Write to us at wecare@bajajfinserv.in or call our IVR on 8698 01 01 01

*This Provisional Receipt is valid only till the issuance / rejection of the Fixed Deposit Receipt

For BAJAJ FINANCE LTD

Applicants' Consent and Confirmation


I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We state that the amount being deposited is not out of borrowed funds or funds acquired by accepting deposits from any other person or through any illegal or wrongful means. I/We confirm that I/we have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/we am/are making the deposit with the BFL at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, under Section 194A/195 of the Income Tax Act, 1961, as may be applicable. I/We agree that any and all information provided by me/us in this application or through separate KYC form or previously submitted KYC, all deposit(s) held by me/us with BFL may be disclosed by BFL to any statutory/regulatory authorities as and when required and to provide any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application. I/We agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered as per the KYC form submitted separately.

I have read and understood the **BFL WhatsApp Terms and Conditions** available at <http://bit.ly/2tIzrHH> and I hereby expressly consent to receive Bajaj Finance Limited relationship related important updates on WhatsApp.

I consent for sharing my information including KYC details with Central KYC Records Registry (CKYCR) namely Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) and Credit Information Companies (CICs). Further to that I consent to receive information from CKYCR through SMS/ E-mail on the above registered number/ e-mail address.

☐ I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

Signature/thumb impression of all applicants with date:

Mandatory for first applicant/guardian


Mandatory for second applicant/guardian

In case of thumb impression, 2 witnesses name and signature are required. Name of nominee should be same as that appearing on valid ID Proof of the nominee.

Witness 1

Witness 2

The contents of the application form were explained to the applicant/ co applicant in language.

signature and employee code of sourcing employee

Terms and Conditions

1. ACCEPTANCE OF DEPOSITS:-

- Bajaj Finance Limited (hereinafter referred to as the 'Company'/BFL) shall accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.
- The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, read and write in English language, (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
- The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/constituted in India and carrying business in India are eligible for placing Deposit with BFL.
- The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.
- Deposits shall not be accepted in cash.
- The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.
- The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will earn an interest equivalent to 12M cumulative ROI applicable to the particular customer category at the time of application in case of cases in which depositor has not been identified and cases put on hold due to any reason. The said amount will be refunded within 15 business days for resident individual deposits, 30 days for corporate deposits and 45 days for non resident deposits.
- The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

2. JOINT DEPOSITS:-

- Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company. Mode of Operation/Amount to be paid upon maturity will be pre-defined basis no. of joint holders (single holding - First Holder, 2 holders - anyone or survivor).
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to guardian, if the FD is opened in minor's name.

3. FIXED DEPOSIT RECEIPTS

- Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of Deposit.
- In case of change in KYC documents/ status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.
- Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and /or Group Companies of BFL.
- In the event of loss or destruction or mutilation of an FDR (for any reason) and upon request received by BFL, FDR will be re-issued by BFL in lieu of lost FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

4. INTEREST:-

- Individual applicants or primary applicants falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of up to 0.25% p.a. on Deposit amount up to ₹ 5 (five) crore;
 - Rate of interest for bulk deposits for more than ₹ 5 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
 - Interest payable on a Deposit will be calculated from the date of receipt of the funds by the Company in relation to the Deposit. The dates for interest payments are as follows:
 - In case of non-cumulative Deposits:
 - Monthly interest payments: Last date of month
 - Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
 - Half yearly interest payments: 31st March and 30th September
 - Annual interest payments: 31st March
 - In case of Cumulative Deposits: Date of maturity of the Deposit
 - Interest calculation methodology
 - For the purpose of interest calculation, calendar year is taken to consist of 366 days in a leap year and 365 days in a non-leap year.
 - E.g. FD of Rs. 10 lakhs booked on 15-Apr-2020 for Tenor 1 year @10% per annum
Interest from 15-Apr-2020 till 31-12-2020, will be calculated as: $10 \text{ lakhs} \times 10\% \times 261 / 366 \text{ days} = \text{Rs. } 71311$
Interest from 01-Jan-2021 till 14-Apr-2021 will be calculated as: $10 \text{ lakhs} \times 10\% \times 104 / 365 \text{ days} = \text{Rs. } 28493/-$
 - Payment of maturity proceeds on holiday
 - If maturity falls on a banking holiday, then interest will be paid the next banking working day. The additional interest for the time period will be calculated on maturity value and not principal value
 - In respect of a term deposit maturing for payment on a Sunday or a holiday or a non-business working day, Bajaj Finance would pay interest at the originally contracted rate for the Sunday / holiday / non-business working day, intervening between the date of the expiry of the specified term of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day.
- Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency scheme.
 - The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection
 - Customer may be offered an additional interest rate on a case to case basis (within the scope of Regulatory guidelines) at the discretion of BFL management.
 - For funds received by BFL on or after 01 December 2021, new rates will be applicable.

5. NOMINATION:-

- Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled "Form DA 1" as prescribed by Reserve Bank of India. The "Form DA 1" is available in the branches of the Company & Company's website at <https://www.bajajfinserv.in/fixedagreements/termsandconditions> ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company shall be binding on all the joint depositor/applicant(s).
- Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and variation of nomination (Form DA 3).
- Where there is no nomination made by the depositor, either the Indian Court's order/ judgement/ decree will be obtained (as the case may be), directing BFL to pay the deposit to the legal heir.

6. PAYMENT AND RENEWAL OF DEPOSIT

- Payments on account of interest and redemption of the Deposit, will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.
- The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT/RTGS and cheque (in case of rejection of transfer by NEFT/ RTGS), to the bank account of the depositor mentioned in the Application.
- In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The

nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.

- The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL at least 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.
- In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so as to reach the Company at least 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

7. PREMATURE WITHDRAWAL:-

- Premature withdrawal is permitted for either one or more deposit provided the FD has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit.
- A request form for premature withdrawal will have to be given by depositor(s).
- Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:
 - Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor(s)/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.
 - After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.
 - After 6 (six) months but before the date of maturity of the Deposit: Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.
 - Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

8. LOAN AGAINST PUBLIC DEPOSIT:-

Loan against the public deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfillment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. Please note that the loan to deposit value for such loan facility cannot exceed 75%.

9. OTHER TERMS

- Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/Form as prescribed under the Income Tax Act, 1961 (refer to Form 156/H enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 5,000/- (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh Form 156/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill Form 156/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, ₹ 5,00,000 (Rupees five lacs only) for senior citizens and ₹ 5,00,000 (Rupees five lacs only) for super senior citizens (aged 80 years and above), then form 156/H will not be valid and tax will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. Form 156/H submitted vide this application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 156/H.**
- TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March.
- When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.
- In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant.
- In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.
- The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.
- Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).
- The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity. The accompanying advertisement inviting fixed deposits forms part of the Deposit Application.
- Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
- By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL's representatives/its agents/ its business partners/ its group companies' / its affiliates to send the Applicant any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/btly/bots/emails/post etc., irrespective of rejection of this Application. Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

10. HOW TO APPLY

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
- The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compliant account payee cheque drawn in favour of Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side of the cheque.
- In case of investment through cheque, application form alongwith the cheque and required documents may be submitted with any of Company's branch or authorised distributors. For investment through NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAFD (numerical account number is replaced by CMS Collection code - ZBAJAFD), Account type: current account, Bank Name: Indusind Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK www.bajajfinserv.in/fixed-deposit or any of our affiliated partner websites or apps. For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinserv.in or call us on +91 8698010101
- Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:
 - The applicant can also obtain introduction from any other fixed deposit holder with BFL. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BFL records;
 - The applicant can also introduce himself/herself by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BFL for verification. The aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.

11. IMPORTANT INFORMATION

- In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.
- In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014

FIXED DEPOSIT SCHEMES

‘FAAA/Stable’ rating by CRISIL AND ‘MAAA (Stable)’ rating by ICRA.

The abovementioned ratings indicate highest degree of safety with regard to timely payment of interest and principal on the instrument.

Annualised rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. December 01, 2021)

Tenor in months	Cumulative	Non-Cumulative			
		Monthly	Quarterly	Half Yearly	Annual
12 – 23	5.65%	5.51%	5.53%	5.57%	5.65%
24 – 35	6.40%	6.22%	6.25%	6.30%	6.40%
36 – 60	6.80%	6.60%	6.63%	6.69%	6.80%

a) Minimum amount for opening a Fixed Deposit (“hereinafter referred as “Deposit”) with BFL is ₹25000/-.

b) For the locations mentioned in point M(2)below, the minimum amount for opening a Deposit is ₹5000/- (not eligible for online investment).

c) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate upto 0.25% p.a. per Deposit for an amount up to ₹5 (five) crore.

d) Rate of interest for Deposits for an amount more than ₹5 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.

e) In case of online application for Deposit through BFL online link, the Deposit will be booked upon receipt of the funds by the Company from the customer and hence the Deposit will be booked within 5 days from date of the application. Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (i) the date of application made through BFL portal and associate partner portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date receipt of the funds by BFL where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used; and (iii) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.

f) The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGS or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the Deposit application form.

g) The request for renewal of the Deposit signed or consented by all the deposit holders shall reach the Company either through physical application or through BFL Online portal at least 3 business days before maturity date of deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. Fixed Deposit Receipt (“FDR”) of the existing Deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.

h) In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days prior to maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

A. Name of the Company: BAJAJ FINANCE LTD.

B. Date of Incorporation: 25th March, 1987

C. Profits/Dividends:

Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertisement and the dividends declared by the Company in respect of the said years.

Financial Year ended on	Profit (Standalone)		Dividend %
	Before Tax	After Tax	
31.03.2019	6,035.30	3,890.34	300
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500

D. Brief particulars of the management of the Company:

The Company is managed by the Managing Director, subject to the control and supervision of the Board of Directors. The Managing Director is entrusted with necessary powers for managing the business and affairs of the Company.

E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Sanjiv Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri Dipak Poddar (Independent Director)	171, Brij Kutir, Rungta Lane, Off Nepean Sea Road, Mumbai 400026.	Industrialist
Shri Ranjan Sanghi (Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Road, Opp. CCI Club, Churchgate, Mumbai 400 020.	Business
Shri D J Balaji Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional

NAME	ADDRESS	OCCUPATION
Dr. Gita Piramal (Independent Director)	Piramal House, 61, Pochkhanwala Road, Worli, Mumbai 400025.	Business
Dr. Naushad Forbes (Independent Director)	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant
Shri Pramit Jhaveri (Independent Director)	21C Woodlands Peddar Road, Mumbai – 400 026	Business

F. Summarised Financial Position of the Company (standalone) as appearing in the two latest audited balance sheets:

	As at 31 March 2021	As at 31 March 2020
ASSETS		
Financial assets		
Cash and cash equivalents	1,383.63	674.53
Bank balances other than cash and cash equivalents	2.13	4.83
Derivative financial instruments	0.00	171.76
Trade receivables	720.10	867.18
Loans	1,13,089.94	1,13,417.08
Investments	20,169.12	20,138.98
Other financial assets	487.33	349.51
Total financial assets	1,35,852.25	1,35,623.87

Non-financial assets		
Current tax assets (net)	155.07	204.57
Deferred tax assets (net)	919.21	847.61
Capital work-in-progress	972.44	1,016.16
Intangible assets under development	7.07	0.00
Intangible assets	43.99	0.00
Other non-financial assets	254.76	211.98
	134.10	99.38
Total non-financial assets	2,486.64	2,379.70
Total assets	1,38,338.89	1,38,003.57

LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments	137.87	
Payables		
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	0.27	0.30
-Total outstanding dues of creditors other than micro enterprises and small enterprises	676.62	636.76
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	191.08	179.46
Debt securities	43,071.71	41,713.77
Borrowings (other than debt securities)	27,092.09	36,923.32
Deposits	25,803.43	21,427.10
Subordinated debts	3,898.61	4,141.75
Other financial liabilities	743.65	669.90
Total financial liabilities	101,615.33	105,692.36

Non-financial liabilities		
Current tax liabilities (net)	172.78	52.10
Provisions	136.56	78.87
Other non-financial liabilities	475.48	367.03
Total non-financial liabilities	784.82	498.00

Equity		
Equity share capital	120.32	119.99
Other equity	35,818.42	31,693.22
Total assets	35,938.74	31,813.21
Total liabilities and equity	1,38,338.89	1,38,003.57

Contingent Liabilities (Standalone)			
Particulars	As at 31 March 2021	As at 31 March 2020	
Disputed claims against the Company not acknowledged as debts	51.98	44.18	
VAT matters under appeal	4.29	4.39	
ESI matters under appeal	5.14	5.14	
Service tax matters under appeal			
- On interest subsidy	1,905.44	1,971.65	

Particulars	As at 31 March 2021	As at 31 March 2020
- On penal interest/ charges	237.25	223.15
- On others	6.42	6.22
Income tax matters:		
- Appeals by the Company	0.00	0.32
- Appeals by the Income tax department	0.28	0.24

G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016: ₹49,257.75 Crore
b) The aggregate of deposits actually held as on 31.03.2021: ₹25,803.43 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹ 52.55 Crore (Bajaj Housing Finance Ltd. – ₹ 5.36 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹ 4.51 Cr, Bajaj Allianz General Insurance Company Ltd. – ₹ 34.22 Cr, Bajaj Finserv Direct Ltd. – ₹ 0.25 Cr, Bajaj Finserv Health Ltd. – ₹ 7.70 Cr, Bajaj Auto Ltd. – ₹ 0.23 Cr, Hind Musafir Agency Ltd. – ₹ 0.07 Cr, Bajaj Electricals Ltd. – ₹ 0.02 Cr, Jammalal Sons Pvt. Ltd. – ₹ 0.19 Cr)

I. The Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:

- The Company has complied with the provisions of the directions applicable to it.
- The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- The deposits solicited by the Company are not insured.
- The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits/ discharge of liabilities by the Company.

K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:

- Upto 3 months from date of deposit: Withdrawal is not permitted
- After 3 months but before 6 months: Interest shall not be payable
- After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

M. The Business carried on by the Company and its subsidiaries with details of branches or units if any:

1. Business carried on by the Company and its branches:

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baranatti, Bardoli, Bareilly, Baroda, Barshi, Belgum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhillai, Bhiwandi, Bhopal, Bhubaneswar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bopur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulbarga, Guna, Gunter, Gwalior, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jammer, Jamshedpur, Jodhpur, Junagadh, Kadi, Kathal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaiikudi, Karnal, Karundagaon, Raipur, Karwar, Katni, Khamgaon, Khandwa, Khargapur, Kolar, Kolhapur, Kolkata, Kollam, Kopegaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadad Nagarkot, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palampur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajurunagar, Rajkot, Rajnandgaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagaram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned in the official website page www.bajajfinserv.in -> Scroll to bottom of the webpage->Contact us->Visit our branch or by directly clicking <https://www.bajajfinserv.in/branch-locator>

2. Locations where minimum deposit size is ₹ 5000 (not eligible for online investment)

a) Gujarat – Bujetha, Kahanva, Khaprawada, Nandarkha, Sunevalla, Amadpore, Asarna, Darapura, Dungri, Godavadi, Harangam, Kotambi, Sarvani, Vanskui, Balda, Bhatli Karambeli, Jitali, Umra, Barkal, Bhatlali, Kanyasi, Parani Zankhari, Pathri, Karmal, Handod Chokdi

b) Maharashtra – Baragaon Pimpri, Kharde, Manjod, Jatoda, Mehergaon, Somthane, Odha, War, Shahi, Bhatane Javkheda, Lamkani, Chinchikhe, Shewade, Gondur, Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Vadhai, Indave, Vinchur, Devbhane, Deur Budruk, Pandhuli

3. Business carried on by the subsidiaries of the Company:

Sr. No.	Name of subsidiary	Address of registered office	Activity
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 20 July 2021 and copy of the same signed by Shri Rajeev Jain, Managing Director, who is authorized by the Board to sign on its behalf, has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain, Managing Director
DIN: 01550158

Pune
26 November 2021

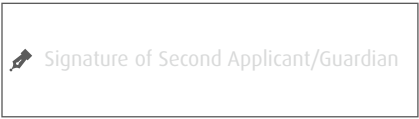
HOW TO INVEST:

Applications can be made online by visiting www.bajajfinserv.in/fixed-deposit or Bajaj Finance branches or any of our affiliated partner websites or apps or offices. The amount should be deposited only by net-banking or cheque. Cheques should be payable to Bajaj Finance Ltd. A/c 00070350006738 and crossed Account Payee only. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by CMS Collection code - ZBAJAJFD), Account type: current account, Bank Name: Industrial Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +91 8698010101

Vernacular Declaration Form

English	<input type="checkbox"/>	I/We confirm that the content of this Application / Agreement / Letter / Terms and Conditions were read out and explained to me / us in English and I/We confirm to have understood the same.
Hindi	<input type="checkbox"/>	मैं/हम यह पुष्टि करता हूँ/करती हूँ/करते हैं कि इस आवेदन/अनुबंध/पत्र/नियम एवं शर्तों की सामग्री को हिंदी में पढ़ कर मुझे/हमें समझाया गया था और मैं/हम उनके समझने की पुष्टि करता हूँ/करती हूँ/करते हैं।
Bengali	<input type="checkbox"/>	আমি /আমরা নিশ্চিত করছি যে এই আবেদন / চুক্তি / পত্র / নিয়ম এবং শর্তাবলী সম্পর্কে বিস্তারিত সামগ্রীটি পড়েছি এবং আমাকে /আমাদের সেটা বাংলায় ব্যাখ্যা করে বোঝানো হয়েছে এবং আমি /আমরা এটিকে বুঝেছি বলে নিশ্চয়তা প্রদান করছি
Tamil	<input type="checkbox"/>	இந்த விண்ணப்பம்/ஒப்பந்தம்/கடிதம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ/ਇਕਰਾਰਨਾਮੇ/ਪੱਤਰ/ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ ਮੈਨੂੰ/ਸਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਈ ਗਈ ਅਤੇ ਸਮਝਾਈ ਗਈ ਸੀ ਅਤੇ ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਸਾਨੂੰ ਇਸ ਦੀ ਸਮਝ ਲੱਗ ਗਈ ਹੈ।
Urdu	<input type="checkbox"/>	میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست/اقرارنامہ/خط/شرائط و ضوابط کے متن کو مجھے/ہمیں انگریزی میں پڑھ کر سنا دیا گیا ہے اور اس کی وضاحت کردی گئی ہے اور میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ میں/ہم نے اسے سمجھ لیا ہے۔
Malayalam	<input type="checkbox"/>	ഈ അപേക്ഷ / ഉടമ്പടി / കത്ത് / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്ക്/ഞങ്ങൾക്ക് വായിച്ചുതരികയും മലയാളത്തിൽ എനിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ചുതരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	<input type="checkbox"/>	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/કરારનામ/પત્ર/નિયમો અને શરતોના બધાંબધને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.
Telugu	<input type="checkbox"/>	ఈ అప్లికేషన్/అగ్రిమెంట్/లేఖ/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମେ ସ୍ୱାକ୍ଷର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମେ ତାହାକୁ ବୁଝିପାରୁଛୁ ।
Kannada	<input type="checkbox"/>	ಈ ಮೂಲಕ ನಾನು/ನಾವು ದೃಢಪಡಿಸುವುದೇನೆಂದರೆ ಈ ಅರ್ಜಿ/ಒಪ್ಪಂದ/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/करारनाम्यातील/पत्रातील/नियम व अटीमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	<input type="checkbox"/>	মই/আমি নিশ্চিতি কৰিছো যে এই আবেদন / চুক্তিপত্র / পত্র / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত বাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্ৰদান কৰিলো
Konkani	<input type="checkbox"/>	ह्या अर्जाची/कबलातीची/ पत्राची/ नेम आनी अटीची सामग्री कोंकणी भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णित केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.





KYC DOCUMENTATION FOR OPENING ACCOUNT

Please note that these guidelines are based on the RBI Master Directions - Know Your Customer (KYC) Direction, 2016 updated as on July 12, 2018 and the PMLA and UIDAI Notifications issued thereafter.

(A) KYC Documents for an Account of INDIVIDUAL, and for BENEFICIAL OWNER / AUTHORIZED SIGNATORY/ POWER OF ATTORNEY HOLDER:

- (1) One recent **Photograph**.
- (2) **PAN** or Form 60 if PAN is not allotted.
- (3) **Certified Copy** * of one of the Officially Valid Documents (**OVDs**): Valid Passport, Valid Driving License, Voter's Identity Card issued by Election Commission of India, Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar Card), Job Card issued by NREGA duly signed by an officer of the State Government.

In case of OVD does not have Current Address of the client, obtain below listed documents which are treated as Deemed to be Officially Valid Documents (DOVD) for the limited purpose of Proof of Address.

- (1) Utility bill, in the name of the client, which is not more than two months old of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill).
- (2) Property or Municipal tax receipt.
- (3) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address .
- (4) Letter of Allotment of Accommodation from Employer issued by State Government or Central Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions, and Listed Companies and Leave & License Agreements with such employers allotting official accommodation.

In case a client submits Deemed to be OVD (DOVD) towards current Address, client must submit an OVD mentioned in (A)(3), updated with Current Address, within three months of submission of the DOVD.

Know Your Customer (KYC) and FATCA/CRS Form - Each applicant to fill this form

*For an existing customer, the information and documents furnished herein will supersede the information and documents submitted earlier.

Type of applicant ☐ First ☐ Second

Applicant Details ☐ Mr. ☐ Ms. ☐ Mrs.

Gender ☐ Male ☐ Female ☐ Third Gender

Name of applicant F I R S T M I D D L E L A S T

Father/Mother/Spouse Name

F

I

R

S

T

M

I

D

D

L

E

L

A

S

T

Current Addresss

City State

Permanent Address (tick here ☐ if permanent address is same as current address)

City State [illegible]

Email ID |

Annual income ☐ Up to Rs. 15 Lakhs ☐ Rs. 15 Lakhs – Rs.50 Lakhs ☐ above Rs.50 Lakhs **Marital Status** ☐ Married ☐ Unmarried ☐ Others

Occupation ☐ Self-employed/Business ☐ Private sector Job ☐ Public Sector Job ☐ Govt. Job ☐ Retired ☐ Professional

☐ Housewife ☐ Student ☐ Others

Qualification ☐ Undergraduate ☐ Graduate ☐ Post-Graduate ☐ Others

Politically Exposed Person(PEP) ☐ Relative of PEP ☐

FATCA/CRS declaration

Are you a Citizen or national of any country outside India? Yes ☐ No ☐ If Yes then provide country _____

Are you a Tax resident of any country outside India? Yes ☐ No ☐

If Yes, please provide country_____ and Tax identification No (TIN) or functional equivalent _____

[illegible]

Officially Valid Document

Deemed to be OVDs**

Proof of Identity (PoI)	Proof of Address (PoA)	PoI/ PoA No.	Expiry Date	Documents
<input type="checkbox"/> Aadhaar* <input type="checkbox"/> Valid Passport <input type="checkbox"/> Valid Driving Licence <input type="checkbox"/> Voter ID Card <input type="checkbox"/> NREGA Job Card *Aadhaar No. must be blackened/redacted before submission to BFL	<input type="checkbox"/> Aadhaar* <input type="checkbox"/> Valid Passport <input type="checkbox"/> Valid Driving Licence <input type="checkbox"/> Voter ID Card <input type="checkbox"/> Letter issued by National Population Register <input type="checkbox"/> NREGA Job Card	***** <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> *****	***** <div> <div>DD</div><div>MM</div><div>YY</div><div>YY</div><div>YY</div> </div> <div> <div>DD</div><div>MM</div><div>YY</div><div>YY</div><div>YY</div> </div> ***** *****	<input type="checkbox"/> Utility bill (not more than two months old) <input type="checkbox"/> Property/Municipal tax receipt <input type="checkbox"/> Pension or Family Pension Payment Orders (PPOs) <input type="checkbox"/> Letter of allotment of accommodation from employer issued by SG/CG, Statutory/Regulatory bodies, PSU, SCB, FIS & Listed Co. and LL agreement with such employers allotting official accommodation

****Customer shall submit OVD updated with current address within a period of **three months** of submitting deemed OVDs**

Applicant Consent/ Confirmation

- I hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I am obliged to keep BFL immediately updated of any change in the information provided by me herein. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be solely held liable for it.
- To the best of my knowledge, I confirm that this application is not in contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any Govt. or Statutory authority from time to time.
- I consent for sharing my information including KYC details with Central KYC Records Registry (CKYCR) namely Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) and Credit Information Companies (CICs). Further to that I consent to receive information from CKYCR through SMS/ E-mail on the above registered number/ e-mail address.
- I certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I undertake to inform BFL timely and in writing, any change in status of my citizenship, nationality or tax residence.

Applicant's Signature/Thumb Impression

In case of thumb impression above:

Witness 1 Name & Signature

Witness 2  Name & Signature

BFL Employee  Employee ID and sign

This document forms an integral part of FD/SDP application form

Minor Declaration Form

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

To,
Bajaj Finance Limited,
4th floor, Bajaj Finserv - Corporate Office,
Off Pune-Ahmednagar Road, Viman Nagar,
Pune 411014

Details of Minor:

Name of the Minor

[illegible]

Customer ID (if existing
BFL Customer ID)

Details of Guardian:

Name of the Guardian

The image shows two blank number lines. The top number line has 20 equal intervals, and the bottom number line has 7 equal intervals. Both lines are intended for students to draw and label points representing fractions.

Customer ID (if existing
BFL Customer ID)

PAN

☐ I do not hold PAN and have submitted Form 60

Nature of Guardianship:

Natural Guardian:

9

Father

9

Mother

9

Guardian appointed by Court

In case Guardian is appointed by Court, please furnish copy of court order

Declaration:

- 1) This declaration shall be deemed to be valid for all deposits, existing and future, opened by me on behalf of the Minor with Bajaj Finance Ltd. or any other additional services opted by me on behalf of the minor.
- 2) Hereby, I declare that I shall represent the said minor in all transactions connected with these Fixed Deposits until the said minor attains majority. Upon attaining the age of majority, I shall ensure that the proof of age shall be submitted, so that, the maturity proceeds if any shall be directly payable to him/her.
- 3) I declare that the proceeds from the Fixed Deposits, including interest and maturity proceeds will be used for the benefit of the minor.
- 4) I declare that I am aware that, Income Tax Act requires PAN to be updated in the Fixed Deposit. In case of unavailability of PAN details with Bajaj Finance Ltd., TDS would be deducted on the interest earned on the deposits at the prevailing rate. I am also aware that the Income Tax Act requires all incomes that arise or accrued to the minor child to be clubbed in the income of his/her parent, whose total income (excluding Minor's income) is higher. In this regard, I would like to update my below mentioned PAN in the account of my minor child.

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Signature of Guardian

Date _____

"FORM NO. 15G

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A (1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax.**PART I**

1. Name of Assessee (Declarant)		2. PAN of the Assessee ¹	
3. Status ²		4. Previous year(P.Y.) ³ (for which declaration is being made)	
5. Residential Status ⁴			
6. Flat/Door/Block No.	7. Name of Premises	8. Road/Street/Lane	9. Area/Locality
10. Town/City/District	11. State	12. PIN	13. Email
14. Telephone No. (with STD Code) and Mobile No.		15 (a) Whether assessed to tax under the Income-tax Act, 1961 ⁵ : Yes <input type="checkbox"/> No <input type="checkbox"/> (b) If yes, latest assessment year for which assessed	
16. Estimated income for which this declaration is made		17. Estimated total income of the P.Y. in which income mentioned in column 16 to be included ⁶	
18. Details of Form No. 15G other than this form filed during the previous year, if any ⁷			
Total No. of Form No. 15G filed		Aggregate amount of income for which Form No.15G filed	
19. Details of income for which the declaration is filed			
Sl. No.	Identification number of relevant investment/account, etc. ⁸	Nature of income	Section under which tax is deductible
			Amount of income

.....
Signature of the Declarant⁹**Declaration/Verification¹⁰**

*I/We.....do hereby declare that to the best of *my/our knowledge and belief what is stated above is correct, complete and is truly stated. *I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. *I/We further declare that the tax *on my/our estimated total income including *income/incomes referred to in column 16 *and aggregate amount of *income/incomes referred to in column 18 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on relevant to the assessment yearwill be nil. *I/We also declare that *my/our *income/incomes referred to in column 16 *and the aggregate amount of *income/incomes referred to in column 18 for the previous year ending on relevant to the assessment year will not exceed the maximum amount which is not chargeable to income-tax.

Place:
Signature of the Declarant⁹

Date:

PART II**[To be filled by the person responsible for paying the income referred to in column 16 of Part I]**

1. Name of the person responsible for paying		2. Unique Identification No. ¹¹	
3. PAN of the person responsible for paying	4. Complete Address		5. TAN of the person responsible for paying
6. Email	7. Telephone No. (with STD Code) and Mobile No.	8. Amount of income paid ¹²	
9. Date on which Declaration is received (DD/MM/YYYY)		10. Date on which the income has been paid/credited (DD/MM/YYYY)	

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Place:

Signature of the person responsible for paying
the income referred to in column 16 of Part I

Date:

*Delete whichever is not applicable.

¹As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

²Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

³The financial year to which the income pertains.

⁴Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.

⁵Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

⁶Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

⁷In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.

⁸Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

⁹Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

¹⁰Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

¹¹The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No.15G and Form No.15H.

¹²The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 16 and 18.;

FORM NO. 15H
[See section 197A(1C) and rule 29C]

Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.

PART I

1. Name of Assessee (Declarant)		2. PAN of the Assessee ¹	3. Date of Birth ² (DD/MM/YYYY)
4. Previous year(P.Y.) ³ (for which declaration is being made)		5. Flat/Door/Block No.	
6. Name of Premises			
7. Road/Street/Lane	8. Area/Locality	9. Town/City/District	10. State
11. PIN	12. Email	13. Telephone No. (with STD Code) and Mobile No.	
14 (a) Whether assessed to tax ⁴ : Yes <input type="checkbox"/> No <input type="checkbox"/>			
(b) If yes, latest assessment year <input type="text"/> or which asse <input type="text"/>			

15. Estimated income for which this declaration is made		16. Estimated total income of the P.Y. in which income mentioned in column 15 to be included ⁵	
17. Details of Form No.15H other than this form filed for the previous year, if any ⁶			
Total No. of Form No.15H filed		Aggregate amount of income for which Form No.15H filed	
18. Details of income for which the declaration is filed			
Sl. No.	Identification number of relevant investment/account, etc. ⁷	Nature of income	Section under which tax is deductible

.....
Signature of the Declarant

Declaration/Verification⁸

I.....do hereby declare that I am resident in India within the meaning of section 6 of the Income-tax Act, 1961. I also hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated and that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. I further declare that the tax on my estimated total income including *income/incomes referred to in column 15 *and aggregate amount of *income/incomes referred to in column 17 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on relevant to the assessment yearwill be nil.

Place:.....
Signature of the Declarant

Date:

PART II

[To be filled by the person responsible for paying the income referred to in column 15 of Part I]

1. Name of the person responsible for paying		2. Unique Identification No. ⁹	
3. PAN of the person responsible for paying	4. Complete Address	5. TAN of the person responsible for paying	
6. Email	7. Telephone No. (with STD Code) and Mobile No.	8. Amount of income paid ¹⁰	
9. Date on which Declaration is received (DD/MM/YYYY)		10. Date on which the income has been paid/credited (DD/MM/YYYY)	

Place:

Signature of the person responsible for paying
the income referred to in column 15 of Part I

Date:

*Delete whichever is not applicable.

¹As per provisions of section 206AA(2), the declaration under section 197A(1C) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

²Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.

³The financial year to which the income pertains.

⁴Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

⁵Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

⁶In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.

⁷Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

⁸Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

⁹The person responsible for paying the income referred to in column 15 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15G during the same quarter, please allot separate series of serial number for Form No.15H and Form No.15G.

¹⁰The person responsible for paying the income referred to in column 15 of Part I shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax after allowing for deduction(s) under Chapter VI-A, if any, or set off of loss, if any, under the head "income from house property" for which the declarant is eligible. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 15 and 17."