

FIXED DEPOSIT
BAJAJ FINANCE LIMITED



Coloured Photograph of First Applicant
Coloured Photograph of Second Applicant
Coloured Photograph of Third Applicant

Application Form No.:
Broker Code: 3 5 3 3
Sub Broker Code: 2 8 6 1 8 0
Scheme Code:

FAAA/Stable Rating by CRISIL | MAAA (Stable) Rating by ICRA

Rate of Interest per annum valid up to ₹5 Crores# (w.e.f. 5th April 2015) Location-wise minimum deposit amount (₹)

Table with interest rates and location-wise minimum deposit amounts. Interest rates table has columns for Tenor in months, Annual, Effective Yield, Monthly, Quarterly, Half Yearly, and Annual. Location-wise table has columns for Location, 1st Deposit, and Subsequent Deposits.

#Rates above ₹5 Crores may vary from the published card rate

First Applicant Details

First Applicant's Name (Master/Mr./Ms./Mrs.)
Date of Birth/
Date of Incorporation
Address (Owned/Rented)
Email ID
Annual Income
If the First Applicant is a minor, please provide the below details
Guardian's Name
PAN
Constitution
HUF
Statutory Board
Local Authority
Partnership
Proprietorship
Public Ltd. Co.
Private Ltd. Co.
Others

Joint Applicant Details

Second Applicant's Name (Master/Mr./Ms./Mrs.)
Date of Birth
Email ID
Third Applicant's Name (Master/Mr./Ms./Mrs.)
Date of Birth
Email ID

Investment Details

Investment

☐ Fresh
 ☐ Renewal

If Renewal, existing Deposit No.

Renew Principal

☐

Renew Principal and Interest

☐

(Only for cumulative)

Fresh Deposit Amount

Numeric

Words

Deposit Term in months

Deposit Option

☐ Cumulative
 ☐ Non-cumulative

Interest Payout Frequency (Mandatory if opted for Non-cumulative option)

☐ Monthly
 ☐ Quarterly
 ☐ Half Yearly
 ☐ Annually

Deposit Payable to

☐ First Holder
 ☐ Either or Survivor

Payment Details	Payment details (Cheque to be drawn in favour of “ Bajaj Finance Ltd. Fixed Deposit Account Number 00070350006738 ”)																								
	Cheque No. <input type="text"/>					Bank Name <input type="text"/>										Bank Account Number <input type="text"/>									
	Account Type <input type="text"/>										Branch <input type="text"/>										IFS Code <input type="text"/>				
	UTR No. (Applicable for deposit amount electronically transferred through RTGS) <input type="text"/>																								
	(In case of RTGS mode of deposit or interest and maturity amount repayment desired in a separate account, please enclose a signed cancelled cheque of the same account with a valid IFS code)																								

Special Category

Refer Point No.1 in Terms and Conditions for details.

Special Category <input type="checkbox"/> Bajaj Group Employee (Please provide a copy of your Bajaj Group Employee ID) <input type="checkbox"/> Senior Citizen <input type="checkbox"/> BFL Existing Customer	Organisation name _____ Please provide your BFL LAN/FD No. _____ Yes <input type="checkbox"/> No <input type="checkbox"/> In case yes, please mention your Folio No. _____
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Please mention if you are a Bajaj Finance Limited shareholder

KYC Details

ID Proof

☐

Passport

☐

PAN

☐

Driving License

☐

Voter ID

☐

Aadhaar Card

☐

NREGA Job Card*

Address Proof (Any one of the following)

☐

Passport

☐

Driving License

☐

Voter ID

☐

Aadhaar Card

☐

NREGA Job Card*

*NREGA Job Card duly signed by State Government Officer

In case of Non Individual category, enclose a certified true copy of the following documents:

1.

Certificate of Registration/Incorporation issued by the Registrar of Companies

Please mention your Registration No. _____

2.

Memorandum & Articles of Association/Partnership Deed

3.

Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account

4.

Power of Attorney granted to its managers, officers or employees to transact business on its behalf

NOMINATION TO DEPOSIT: FORM DA 1: U/S 45 QB of RBI Act 1934	
I/We, above named Depositors at above address, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by the Company:	
1. Name & Address of Nominee: <div style="border-bottom: 1px solid black; height: 1.2em; width: 100%;"></div> <div style="border-bottom: 1px solid black; height: 1.2em; width: 100%;"></div>	Date of Birth: <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">D</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">D</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">M</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">M</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">Y</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">Y</div>
Relationship with Depositor: <div style="border-bottom: 1px solid black; height: 1.2em; width: 100%;"></div>	*Date of Birth (if nominee is a minor): <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">D</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">D</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">M</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">M</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">Y</div> <div style="border: 1px solid black; display: inline-block; width: 15px; height: 15px; text-align: center;">Y</div>
2. As the nominee is a minor on this date, I/we appoint <div style="border-bottom: 1px solid black; height: 1.2em; width: 100%;"></div> (Name, Address and Age) to receive the amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee. (*Strike out if not applicable)	
Place & Date:	Signature(s)/Thumb Impression of Depositor
Two Witnesses' Name & Signature/Thumb Impression 1) _____ 2) _____	

Declaration

The deposit amount together with interest is payable by online banking payment to the bank account specified by me/us in this Application Form or such other bank account intimated by me/us in writing to the Company from time to time. I/We also note that the fixed deposit receipt when issued will not be transferable. I/We declare that the amount mentioned herein is not being deposited out of the funds acquired by me/us by borrowing or accepting deposits from any other person. I/We have gone through the financials and other declarations furnished by the Company and after careful consideration, I/We am/are making the deposit with the Company at my/our own risk and volition. I/We declare that the first named Depositor mentioned in this application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of deduction of tax, if applicable, under Section 194A of the Income Tax Act, 1961. The other names have been added merely for the sake of convenience. I/We declare that the first named Depositor under this application does not hold, alone or as first named holder in any deposit(s) of the fixed deposit schemes of the Company, other than the deposits the particulars of which are indicated by me/us herein above. I/We also declare that whatever is stated in this application is true and correct. I declare that I/We have read and understood the Terms and Conditions mentioned in this form. I/We hereby authorise the Company to pay the interest and amount of deposit on maturity by online banking payment to my/our aforesaid bank account, details of which are provided by me/us in this form.

Signature of all Depositors with Date:

First Applicant _____ Second Applicant _____ Third Applicant _____

Loan against Fixed Deposit available. For details, refer to point No.5 in the Terms and Conditions

Terms and Conditions

Bajaj Finance Limited (Deposit accepting company) is referred to as BAJAJ FINANCE LIMITED hereunder.

- 1 Specific category of applicants will be eligible for special rates as mentioned below:
Senior Citizens (more than 60 years of age, subject to provision of proof of age) – Additional rate of 0.25% p.a. for deposit size up to ₹1 Crore
Bajaj Group Employees – Additional rate of 0.10% p.a. (BHL, BAL, BFS, BFL, MSL, BAGIC, BALIC, MUKAND and BAJAJ ELECTRICALS) for deposit size up to ₹1 Crore
Bajaj Finance Limited existing live customers – Additional rate of 0.10% p.a. for deposit size up to ₹1 Crore
Bulk deposits of more than ₹5 Crore may vary from the published card rate and to be decided on a case to case basis by BAJAJ FINANCE LIMITED
- 2 With reference to the minimum deposit size mentioned in the application form, in case of amount deposited into the BAJAJ FINANCE LIMITED account, which is lower than the threshold levels, BAJAJ FINANCE LIMITED reserves the right to reject such deposits and refund the same to the customer. BAJAJ FINANCE LIMITED is not liable to pay any interest on these unwarranted deposits.
- 3 Properly completed Application Forms together with CTS compliant Account Payee Cheques may be deposited with the Branches/Distributors of BAJAJ FINANCE LIMITED. The cheques should be drawn in the name of “BAJAJ FINANCE LIMITED - ACCOUNT NUMBER 00070350006738.”
- 4 Deposits will not be accepted in Cash. A Fixed Deposit account cannot be opened out of/ utilising any kind of borrowed funds.
- 5 ‘Loan against Fixed Deposit’ facility shall be provided to the Depositors. Loan to deposit value shall not exceed 75% and the Depositor shall be eligible for the same post 3 months of being on books of BAJAJ FINANCE LIMITED. The loan shall be provided at a rate of interest which shall be 2% higher than the rate of interest being provided on his deposit amount.
- 6 BAJAJ FINANCE LIMITED will not entertain any request for a change of scheme, once selected. Where the scheme is not indicated in the Application Form, the deposit will be treated as placed in a Cumulative Deposit Scheme for 60 months. In case the customer chooses the “Non Cumulative” deposit option but interest payout frequency is not indicated in the Application Form, the deposit will be treated as placed in the “Annual” interest payout frequency scheme.
- 7 Deposits will not be accepted from Non-residents and Foreign Nationals. Applications from minors are acceptable provided the application forms are signed by their natural guardians on their behalf. Applicants who are shareholders should mention their Folio Number on the Application Form.
- 8 Deposits will be accepted by BAJAJ FINANCE LIMITED in Joint names, not exceeding three. All applicants must sign the Application Form. All communications will be addressed to the Depositor whose name appears as First Applicant in the Application Form. Interest and repayment of Fixed Deposits will be made payable to the bank account of the First Applicant mentioned in the Application Form or such other bank account intimated by the deposit holder(s) in writing to BAJAJ FINANCE LIMITED from time to time or by way of warrant in favour of the First Applicant.
- 9 Introduction of all the Joint Depositors is compulsory. Such introduction may be by any one of the following methods:
 - a) In case the prospective Depositor(s) is/are already a Fixed Deposit Holder(s), then he/they can introduce himself/themselves by giving details of his/her existing Fixed Deposit Receipt.
 - b) The prospective Depositor(s) can also obtain introduction from any other Depositor of BAJAJ FINANCE LIMITED. The said existing Depositor is required to disclose his/her Name, Fixed Deposit Receipt Number and Sign, as per the specimen signature with BAJAJ FINANCE LIMITED, in token thereof.
 - c) The prospective Depositors can introduce themselves by producing any one of the following original documents (which contains the photograph of the concerned Depositors) and copy of the latest colour photograph to BAJAJ FINANCE LIMITED for verification. The latest colour photograph and a photo copy of such documents produced is required to be attached to the Fixed Deposit Application.
 - In case of an Individual Depositor: PAN, Passport, Election ID Card, Driving License, Aadhaar Card and NREGA Job Card duly signed by a State Government Officer
 - In case of companies, firms and other bodies: Registration Certificate, Partnership Deed/Agreement and Memorandum of Association
- 10 A self-certified copy of any one of the following documents should be furnished for proof of either current or permanent address, as specified in the Application Form:
 1. Passport 2. Aadhaar Card 3. Election ID Card 4. Driving License 5. NREGA Job Card duly signed by a State Government Officer

Verification through such documents will be in addition to the introduction by a person known to BAJAJ FINANCE LIMITED. If the applicant fails to produce such introduction, BAJAJ FINANCE LIMITED reserves the right to reject the Fixed Deposit application and the amount may be refunded to the applicant without any interest. In case the proof of address furnished by the customer is not the local address or address where the customer is currently residing, the customer may give a declaration of the local address on which all correspondence will be made by the company with the customer. No proof is required to be submitted for such address, for correspondence/local address.
- 11 In the event of death of any of the Joint Depositors, changes in the names of the Deposit Holders on deposit receipt and/or bank account to which interest and/or principal shall be credited shall be effected only on the production of a copy of the Death Certificate, certified to be true by a notary public, without reference to the heirs and/or legal representatives of the deceased and instruction to BAJAJ FINANCE LIMITED in this behalf, by all the surviving Deposit Holder(s) jointly in writing.
- 12 Nomination facility is available to the Depositors. The prescribed Application Form No. DA 1 by Reserve Bank of India in this regard is available with our branches. Upon request of the Depositors, BAJAJ FINANCE LIMITED will arrange to send forms for Cancellation of Nomination (Form DA 2) and Variation of Nomination (Form DA 3).
- 13 In the event of death of the sole Depositor and/or all the Joint Depositors, all payment on account of principal and/or interest 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 BAJAJ FINANCE LIMITED may deem fit for the same.
- 14 In any other case, it will be necessary for the legal representative of the deceased Depositor to produce a Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of BAJAJ FINANCE LIMITED.
- 15 Any change in address, email ID, bank account etc. mentioned in the Application Form may be effected by BAJAJ FINANCE LIMITED only on the basis of written instruction signed by the sole/joint Deposit Holder(s) as per their signature on the Application Form.
- 16 FIXED DEPOSIT RECEIPTS:
FIXED DEPOSIT RECEIPTS will be forwarded by Speed Post to the Depositors within a period of eight weeks from the date of deposit. Fixed Deposit Receipts will not be transferable. BAJAJ FINANCE LIMITED will not accept or recognise any lien or assignment on the deposit and/or interest thereon.
- 17 INTEREST:
Interest will be calculated from the date of realisation of cheque towards the deposit.

The dates for interest payment are as follows:
 - 1) In case of non-cumulative deposits:
 - a) Monthly interest payments: Last date of month
 - b) Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
 - c) Half yearly interest payments: 31st March and 30th September
 - d) Annual interest payments: 31st March
 - 2) In case of cumulative deposits: Date of maturity of deposit

Interest for part period (i.e. other than complete month/quarter/half year/year) under Non-Cumulative Deposit Schemes will be calculated from the date of deposit till the last day of the immediate next interest payment date. If a deposit is made within a period of 30 days prior to any of the interest payment dates, the interest for the part period will be paid on the next interest payment date.

- 18 Income-tax, wherever applicable, will be deducted at source from interest 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 (Form 15 G) is furnished to BAJAJ FINANCE LIMITED's Registered Office at least two months before the due date of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the Financial Year exceeds ₹5,000/-. It is the sole responsibility of the Depositor to provide BAJAJ FINANCE LIMITED with a fresh Form 15G/H for every assessment year. In case of any incomplete/incorrect 15G/H forms, BAJAJ FINANCE LIMITED will not be responsible in case of tax deducted at source.
- 19 The interest will be paid through National Electronic Funds Transfer (NEFT)/Real Time Gross Settlement (RTGS) only, to the bank account of the Depositor mentioned in the Application Form, or such other bank account intimated to BAJAJ FINANCE LIMITED in writing jointly by all surviving Deposit Holders from time to time. In case of any rejection of such instruction for NEFT/RTGS on account of any reason, BAJAJ FINANCE LIMITED will dispatch the interest warrant, in favour of the first applicant as per the Application Form, within 10 days of BAJAJ FINANCE LIMITED receiving an intimation from its bank about such rejection.
- 20 It will be the responsibility of the Depositor(s) to mention his/her/its correct details of the bank account in the Application Form for the purpose of making payment of interest and repayment of deposit on due date through National Electronic Funds Transfer (NEFT)/Real Time Gross Settlement (RTGS). In case of rejection of instruction for NEFT/RTGS, BAJAJ FINANCE LIMITED will not be considered as liable for such rejection.
- 21 RENEWAL/REPAYMENT:

BAJAJ FINANCE LIMITED will make repayment of the deposit on the date of maturity of the deposit unless it receives any request for renewal at least 7 working days before the date of maturity. The payment will be made through National Electronic Funds Transfer (NEFT)/Real Time Gross Settlement (RTGS) only, to the bank account of the Depositor mentioned in the application form. In case of any rejection of such instruction for NEFT/RTGS on account of any reason, BAJAJ FINANCE LIMITED will dispatch maturity repayment warrant, in favour of the first applicant as per the Application Form, within 10 days of BAJAJ FINANCE LIMITED receiving intimation from its bank about such rejection.

The Deposit Receipt duly discharged should be sent to either the broker or the nearest BAJAJ FINANCE LIMITED branch so that the same finally reaches the Corporate Office of BAJAJ FINANCE LIMITED at 4th Floor, Bajaj Finserv Corporate Office, Off Pune Ahmednagar Road, Viman Nagar, Pune 411014 at least one week before the date of maturity to enable BAJAJ FINANCE LIMITED to repay or renew the deposit, as the case may be on the due date. Request for renewal should be accompanied by the Application Form duly filled in and signed.

Renewal of deposits will not be automatic. It will be solely at the discretion of BAJAJ FINANCE LIMITED and from such date as may be agreed to by BAJAJ FINANCE LIMITED.
- 22 Premature repayment of a Fixed Deposit is at the sole discretion of BAJAJ FINANCE LIMITED. However, in such cases the interest will be allowed as per the regulations of the Reserve Bank of India in that behalf. The present directions for premature repayment are as under:
 - a) Upto 3 months from date of deposit: No withdrawal permitted
 - b) After 3 months but before 6 months: No interest
 - c) After 6 months but before the date of maturity: 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 will be 3% lower than the lowest rate being offered by BAJAJ FINANCE LIMITED.
- 23 Provided that in the event of death of a Depositor, BAJAJ FINANCE LIMITED may repay the public deposit prematurely, even within the lock-in period, to the surviving Depositor(s) in the case of joint holding whose name appears first in the Application Form, or to the nominee or legal heir(s) of the deceased Depositor, on the request of surviving Depositor/s/nominee/legal heir and only against submission of proof of death and other documents to the satisfaction of BAJAJ FINANCE LIMITED.

OTHER TERMS AND CONDITIONS

BAJAJ FINANCE LIMITED reserves the right to reject any application without assigning any reason whatsoever.

BAJAJ FINANCE LIMITED reserves the right to alter or amend 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 due date.

In the event of loss or destruction or mutilation of a Fixed Deposit Receipt/Interest Warrant, BAJAJ FINANCE LIMITED may, at its sole discretion, issues a duplicate receipt/warrant, on such reasonable terms as to indemnify or otherwise as it may think fit. All expenses incurred in this connection will be borne by the Depositor/s.

BAJAJ FINANCE LIMITED will send all communication to the Deposit Holder(s) in electronic form from time to time at his/her/its email ID mentioned in the Application Form. In case of failure in transmission of such communication, BAJAJ FINANCE LIMITED will send a physical copy of such communication within 10 days of such failure of transmission.

The accompanying advertisement inviting Fixed Deposits forms part of this Application Form.

These terms and conditions form part of the prescribed Application Form.

Deposits are accepted subject to Pune Municipal jurisdiction.

HOW TO APPLY:

1. Depositor(s) are requested to go through the terms and conditions printed above.
2. The attached Application Form should be filled in fully and signed by the Depositor(s).
3. The amount should be deposited only by cheque made payable to “BAJAJ FINANCE LTD - ACCOUNT NUMBER 00070350006738” and crossed “Account Payee only”.
4. The cheques should be payable at par and CTS compliant.
5. Application Form along with the necessary remittance should be sent to the distributors for the Fixed Deposit Schemes of BAJAJ FINANCE LIMITED or be submitted in any of BAJAJ FINANCE LIMITED branches.

OTHER REQUIRED INFORMATION

1. In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the Depositor may approach the Western Bench of the Company Law Board at:

The Bench Officer, Company Law Board, 2nd Floor N.T.C. House, 15 Narottam Morarjee Marg, Ballard Estate, Mumbai - 400038

2. In case of any deficiency of BAJAJ FINANCE LIMITED in servicing its deposit, the Depositor may approach the District Level Consumer Redressal Forum, the State Level Consumer Redressal Forum or the National Consumer Redressal Forum for relief.

Provisional Receipt

Application Number _____

Received from _____ Cheque No. _____ for INR _____

dated _____ drawn on _____ Bank _____ Branch _____

towards _____ Scheme for a period of _____ months at _____ % interest per annum.

Reference No. _____

For BAJAJ FINANCE LTD

Write to us at wecare@bajajfinserv.in or call our toll-free IVR on 1800 209 4151

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

BAJAJ FINANCE LIMITED

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 | ‘MAAA (Stable)’ Rating by ICRA

‘FAAA/Stable’ Rating by CRISIL and ‘MAAA (Stable)’ Rating by ICRA indicate the highest degree of safety with regard to timely payment of interest and principal on the instrument.

Rate of Interest per annum (w.e.f. 5th April 2015)

Tenor in months	Cumulative		Non-cumulative			
	Annual	Effective Yield	Monthly	Quarterly	Half Yearly	Annual
12	9.10%	9.10%	8.75%	8.80%	8.90%	9.10%
18	9.20%	9.41%	8.85%	8.90%	9.00%	9.20%
24	9.25%	9.68%	8.90%	8.95%	9.05%	9.25%
36	9.25%	10.13%	8.90%	8.95%	9.05%	9.25%
48	9.25%	10.61%	8.90%	8.95%	9.05%	9.25%
60	9.25%	11.13%	8.90%	8.95%	9.05%	9.25%

Senior Citizens (more than 60 years) (subject to provision of proof of age) – Additional rate of 0.25% p.a. for deposit size up to ₹1 Crore. Bajaj Group Employees (Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Holdings & Investment Ltd., Bajaj Electricals Ltd., Bajaj Allianz Life Insurance Company Ltd, Bajaj Allianz General Insurance Company Ltd., Maharashtra Scooters Ltd. and Mukand Ltd.) – Additional rate of 0.10% p.a. for deposit size up to ₹1 Crore. Bajaj Finance Limited existing live customers – Additional rate of 0.10% p.a. for deposit size up to ₹1 Crore. Bulk deposits of more than ₹5 Crore may vary from published card rate and to be decided on a case to case basis by Bajaj Finance Limited.

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 & D. 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 Before Tax	Profit After Tax	Dividend %
31.03.2012	602.22	406.44	120
31.03.2013	871.60	591.31	150
31.03.2014	1091.16	719.01	160

E. Brief particulars of the management of the Company:

The Company is managed by the Manager who is designated as the Chief Executive Officer (CEO) of the Company, subject to the control and supervision of the Board of Directors. The Manager is entrusted with necessary powers for managing the business and affairs of the Company.

F. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Rahul Bajaj Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist
Shri Nanoo Pamnani Vice Chairman	21 El CID 13 A Ridge Road, Malabar Hill, Mumbai 400 006	Professional
Shri Sanjiv Bajaj Vice Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist
Shri Madhur Bajaj	Bungalow No 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist
Shri Rajiv Bajaj	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist
Shri D S Mehta	301/302 Gora Gandhi Apartments, 3rd Floor, 3 Laburnam, Gamdevi, Mumbai 400 007	Business
Shri D J Balaji Rao	D-103 Adarsh Residency, 47 Cross 2nd Main, 8th Block, Jayanagar, Bangalore 560 082	Professional
Dr. Omkar Goswami	E-121 Masjid Moth, First Floor, Greater Kailash 3 New Delhi 110048	Economist
Shri Dipak Poddar	Brij Kutir, Rungta Lane, 17th Floor, Off Nepean Sea Road, Mumbai 400 026	Industrialist
Shri Ranjan Sanghi	Flat No 21, Mistry Court, 4th Floor, Dinshaw Vachha Road, Mumbai 400 020	Business
Shri Rajendra Lakhotia	Universal Auto Traders M.G.Marg, Gangtok 737 101, Sikkim	Business
Dr. Gita Piramal	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025	Business

The above text of the 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 23 March 2015 and a copy of the same, signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

Pune
25 March 2015

HOW TO APPLY:

The amount should be deposited only by cheque made payable to "BAJAJ FINANCE LTD – ACCOUNT NUMBER 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. Write to us at fd@bajajfinserv.in or call us on 020-30405646, 020-30405696

Location-wise minimum deposit size (₹)

Location	1 st Deposit	Subsequent Deposits
Greater Mumbai (Including Navi Mumbai and Thane) and National Capital Region (NCR)	1,50,000	50,000
Pune, Bangalore, Hyderabad, Ahmedabad, Kolkata, Chennai	1,00,000	50,000
Rest of India (BFL branch presence, as per the list)	50,000	50,000

G. Summarised Financial Position of the Company as appearing in the two latest audited balance sheets:

	(₹ In Crore)	
EQUITY & LIABILITIES	As on 31.03.2014	As on 31.03.2013
Shareholders' funds:		
Share Capital	49.75	49.54
Reserves & surplus	3,941.11	3,302.44
Non-current liabilities:		
Long term borrowings	10,477.76	7,503.08
Other long term liabilities	57.35	41.99
Long term provisions	110.47	64.61
Current liabilities:		
Short term borrowings	5,472.78	2,080.14
Trade payables	195.92	174.78
Other current liabilities	4,186.85	4,496.81
Short term provisions	126.01	92.88
Total	24,618.00	17,806.27

ASSETS	As on 31.03.2014	As on 31.03.2013
Non-current assets:		
Fixed assets		
-Tangible assets	196.84	164.43
-Intangible assets	23.03	11.78
Non-current investments	-	5.26
Deferred tax assets (net)	139.16	90.37
Receivables under financing activity	13,852.42	9,548.19
Long term loans and advances	112.44	72.80
Current assets:		
Current investments	28.21	-
Receivables under financing activity	9,118.53	7,195.45
Cash and bank balances	776.81	416.37
Short term loans and advances	291.84	233.42
Other current assets	78.72	68.20
Total	24,618.00	17,806.27

	(₹ In Crore)	
Contingent Liabilities	As on 31.03.2014	As on 31.03.2013
Disputed claims against the Company not acknowledged as debts	6.56	4.57
VAT matters under Appeal	3.43	6.05
ESI matter under Appeal	5.14	5.14
Service tax matter under Appeal	0.95	
Income Tax matters under Appeal		
- Appeals by the Company	15.85	29.59
- Appeals by the Income Tax Department	22.31	5.74
Guarantees given on behalf of the Company	-	4.44

- H. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies (Reserve Bank) Directions, 1998: ₹5743.01 Crore
b) Deposits actually held as on 31.03.2014: ₹210.71 Crore
I. 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 Directors/Company are holding substantial interest are ₹25.94 Crore.
J. The Company has no overdue deposits other than undclaimed deposits.
K. The Company declares as under:

- i) The Company has complied with the provisions of the directions applicable to it.
ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
iv) The deposits solicited by the Company are not insured.
v) The Financial position of the Company as disclosed and the statements made in the 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.

- L. The deposits shall also be subject to the terms and conditions as per the Application Form.

- M. Premature repayment of fixed deposit is at the sole discretion of BFL. However, in such case the interest will be allowed as per the regulations of the Reserve Bank of India in that behalf.

The present directions for premature repayment, provided as under:

- a) Up to 3 months from date of deposit: No withdrawal permitted
b) After 3 months but before 6 months: No interest
c) After 6 months but before the date of maturity: 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 will be 3% lower than the lowest rate being offered by BFL.

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

- i) 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 has its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Allahabad, Ambala, Amravati, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Baramati, Baroda, Belgaum, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneswar, Bikaner, Bilaspur, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chiplun, Chopda, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Dhanbad, Dharwad, Dindigul, Durgapur, Erode, Goa, Guntur, Hoshiarpur, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jamnala, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Karad, Karnal, Khamgaon, Kolhapur, Kolkata, Kollam, Kopergaon, Kota, Kottayam, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nandurbar, Nashik, New Delhi, Pandharpur, Panipat, Patiala, Patna, Pimpalgaon, Pondicherry, Pune, Raipur, Rajahmundry, Rajkot, Ranchi, Rourkela, Salem, Sangli, Shimla, Shimoga, Siliguri, Solapur, Surat, Tanjore, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Udaipur, Udipi, Varanasi, Vijayawada, Vizag, Warangal, Warud, Ankaleshwar, Bokaro, Karur, Kurukshetra, Mapusa, Margao, Vapi, Anantpur, Bareilly, Gulberga, Gwalior, Korba, Kurnool, Nagarcoil, Phagwada, Sirsa, Valsad, Bardoli, Bhandara, Borsad, Chikhli, Dabhoi, Dahod, Dhule, Halol, Himatnagar, Jammer, Kadi, Latur, Palanpur, Pen, Rajgurunagar, Satara, Wani, Wardha, Washim, Morbi, Mehsana, Junagadh, Bhuj, Tenali, Eluru, Machilipatnam, Vizianagaram, Rajnandgaon, Ropar, Kalka, Thiruvalla, Karunagappally, Vadakara, Alappuzha, Dewas, Ujjain, Nabha, Rajpura, Kapurthala, Moga, Namakkal, Dharapuram, Cuddalore, Pollachi, Jalpaiguri, Chittaranjan, Bolpur, Ranaghat, Kannur, Nanded, Rohtak, Nellore, Kaithal, Karaikudi, Kharagpur, Tuticorin, Haldia, Kolar, Mandya, Hassan, Tumkur, Chitradurg, Hospet, Bellary, Raichur, Bidar, Bajapur, Bagalkot, Surendranagar, Amreli, Nadiad and Barshi.

- ii) Business carried out by the subsidiaries of the Company:

Sr. No.	Name of Subsidiary	Address of Registered Office	Activity
1	Bajaj Housing Finance Limited (formerly Bajaj Financial Solutions Limited)	Bajaj Auto Ltd. Complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business (proposed)
2	Bajaj Financial Securities Limited	Bajaj Auto Ltd. Complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock Broking

By order of the Board of Directors
for Bajaj Finance Limited

(Rahul Bajaj)
Chairman