## FIXED DEPOSITS APPLICATION FORM FOR EXISTING CUSTOMERS (For individuals only) **BAJAJ FINANCE LIMITED**



## FAAA/Stable Rating by CRISIL | MAAA Stable- Rating by ICRA

Date D D M M Y Y Y Y Broker Code Sub Broker Code

Sourcing Channel: \_ SFDC Ref. No. \_\_\_\_

Application Form No. \_

Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 03 September 2019) For new customers:

Tenure	Cumulative	Non Cumulative					
in months	Cumulative	Monthy	Quarterly	Half Yearly	Annual		
12-23	8.00%	7.72%	7.77%	7.85%	8.00%		
24-35	8.05%	7.77%	7.82%	7.89%	8.05%		
36-60	8.35%	8.05%	8.10%	8.18%	8.35%		

#### For senior citizens:

Tenure	Cumulative	Non Cumulative					
in months	Cumulative	Monthy	Quarterly	Half Yearly	Annual		
12-23	8.35%	8.05%	8.10%	8.18%	8.35%		
24-35	8.40%	8.09%	8.15%	8.23%	8.40%		
36-60	8.70%	8.37%	8.43%	8.52%	8.70%		

#### For Bajaj Group employees, Bajaj Finance Ltd customers and Bajaj Állianz Life Insurance policyholders:

Tenure	Cumulative	Non Cumulative					
in months	Cumulative	Monthy	Quarterly	Half Yearly	Annual		
12-23	8.10%	7.81%	7.87%	7.94%	8.10%		
24-35	8.15%	7.86%	7.91%	7.99%	8.15%		
36-60	8.45%	8.14%	8.20%	8.28%	8.45%		

Minimum deposit is Rs. 25,000/-

Rates for above Rs. 5 core may vary from the published card rate Renewal rate benefit of 0.10% over and above the published card rate Please fill in block letters and tick where required  $\square$ 

#### **Investment details**

OR

1. No. of Depositors 

2. Deposit payable to 🛛 First holder 🗌 Former or survivor

Single deposit (Depositor needs to fill in information only in the first row and write "1" in column A) 3.

Multiple	deposit^

No. of FDs	Deposit Amt (Rs.) per FD	Deposit Amt (in words) per FD	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for non-cumulative option)	Maturity Instruction	Scheme (to be filled in by BFL representative)
Α	В	C	D=A X B	E	F	G	Н	I
					Cumulative Or Non- cumulative	Monthly Half yearly	Renew Or Payout	
					Cumulative Or Non- cumulative	Monthly Half yearly	Renew Or	
					Cumulative Or	Quarterly Annually	Payout	
					Non- cumulative	Monthly Half yearly Quarterly Annually	Or Payout	
					Cumulative Or Non- cumulative	Monthly Half yearly	Renew Or Payout	
					Cumulative Or	Monthly Half yearly	Renew Or Payout	
Max 5								

^Applicable only for payment made through a single tranche only.

Defense det Newton Territoria de Caraltitica e facilitate						
Refer point No.1 in Terms and Conditions for details						
Relative of Director^ Director or Pror						
Senior Citizen Bajaj Group Em						
Bajaj Allianz Life Insurance existing policyholder (Policy N	0. )					
^In case of any amount received from a relative of director of the Bajaj	Finance Ltd, declaration to be submitted, in this regard. $^{st}$ No additional benefit for shareholders					
First Applicant Details (mandatory)						
New Customer (please fill in attached KYC form)						
Existing Customer (Customer ID/Deposit No./Loan Accou	nt No.					
Name         Mr.         Mrs.         F         I         R         S         T	M I D L E L A S T					
Guardian's Name (if applicant is minor)	M I D L E L A S T					
CKYCR No./ KIN	PAN/Form 60					
TDS waiver   Yes (attach applicable form 15)	G/H) (in absence of allotment of PAN) (mandatory)					
Second Applicant Details (Can not be minor)						
New Customer (please fill in attached KYC form)						
Existing Customer (Customer ID/Deposit No./Loan Accou	nt No.					
Name □ Mr. □ Ms. □ Mrs.	M I D D L E L A S T					
CKYCR No./ KIN						
<u>Third Applicant Details (Can not be minor)</u>						
New Customer (please fill in attached KYC form)						
Existing Customer (Customer ID/Deposit No./Loan Accou	nt No.					
	M I D D L E L A S T					
CKYCR No./ KIN						
Nomination to Deposit: Form DA 1: U/S 45 QB of RBI Act 1934						
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						
I/We above named depositors at current address in your record						
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:	ds, nominate the following person to whom in the event of my/our/minor's death the amount					
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited: 1. "Name & Address of the Nominee						
<ul> <li>I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:</li> <li>1. "Name &amp; Address of the Nominee</li> <li>Please enter Date of Birth of the Nominee in DD/MM/YYYY</li> </ul>	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor					
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited: 1. "Name & Address of the Nominee	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor   D D M M Y Y Y					
<ul> <li>I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:</li> <li>1. "Name &amp; Address of the Nominee</li> <li>Please enter Date of Birth of the Nominee in DD/MM/YYYY</li> </ul>	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor   D D M M Y Y Y   M F F F F F F F   M M Y Y Y Y Y   (Name, Address & Age) to receive amount of the said deposit					
<ul> <li>I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:</li> <li>1. "Name &amp; Address of the Nominee</li> <li>Please enter Date of Birth of the Nominee in DD/MM/YYYY</li> <li>2. *As the Nominee is minor on this date, I/We appoint</li> </ul>	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor   D D M M Y Y Y   M F F F F F F F   M M Y Y Y Y Y   (Name, Address & Age) to receive amount of the said deposit					
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I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited: 1. *Name & Address of the Nominee Please enter Date of Birth of the Nominee in DD/MM/YYYY 2. *As the Nominee is minor on this date, I/We appoint on behalf of the nominee in event of my/our/minor's death Signature/thumb impression of all depositors with date: Mandatory First Applicant	ds, nominate the following person to whom in the event of my/our/minor's death the amount   Relationship with depositor   D   Mandatory for second applicant     Second Applicant     Third Applicant					
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited: 1. *Name & Address of the Nominee Please enter Date of Birth of the Nominee in DD/MM/YYYY 2. *As the Nominee is minor on this date, I/We appoint on behalf of the nominee in event of my/our/minor's death Signature/thumb impression of all depositors with date: Mandatory First Applicant *Two Witnesses Name & Signature 1.	ds, nominate the following person to whom in the event of my/our/minor's death the amount   Relationship with depositor   D   D   Mandatory for second applicant   Second Applicant   2.					
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited: 1. *Name & Address of the Nominee Please enter Date of Birth of the Nominee in DD/MM/YYYY 2. *As the Nominee is minor on this date, I/We appoint on behalf of the nominee in event of my/our/minor's death Signature/thumb impression of all depositors with date: Mandatory First Applicant *Two Witnesses Name & Signature 1.	ds, nominate the following person to whom in the event of my/our/minor's death the amount   Relationship with depositor   D   Mandatory for second applicant     Second Applicant     Third Applicant					
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I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:          1. *Name & Address of the Nominee         Please enter Date of Birth of the Nominee in DD/MM/YYYY         2. *As the Nominee is minor on this date, I/We appoint         on behalf of the nominee in event of my/our/minor's death         Signature/thumb impression of all depositors with date:         Mandatory         First Applicant         *Two Witnesses Name & Signature         *Witness required in case if thumb impression is affixed by Dep         Mode of Deposit         (funds to be deposited in favour of Beneficiary Name: Bajaj	ds, nominate the following person to whom in the event of my/our/minor's death the amount   Relationship with depositor   P   P   Mandatory for second applicant   Second Applicant   2.   ositor(s), Name of nominee should be same as that appearing on valid ID Proof of the nominee.					
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:          1. *Name & Address of the Nominee         Please enter Date of Birth of the Nominee in DD/MM/YYYY         2. *As the Nominee is minor on this date, I/We appoint         on behalf of the nominee in event of my/our/minor's death         Signature/thumb impression of all depositors with date:         Mandatory         First Applicant         *Two Witnesses Name & Signature         *Witness required in case if thumb impression is affixed by Dep         Mode of Deposit         (funds to be deposited in favour of Beneficiary Name: Bajaj	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor   D D M M Y Y Y   C C C C C C C   Andatory for second applicant Mandatory for third applicant C C   Second Applicant L L C   C C C C C					
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:          1. "Name & Address of the Nominee         Please enter Date of Birth of the Nominee in DD/MM/YYYY         2. *As the Nominee is minor on this date, I/We appoint         on behalf of the nominee in event of my/our/minor's death         Signature/thumb impression of all depositors with date:         Mandatory         First Applicant         *Two Witnesses Name & Signature         *Witness required in case if thumb impression is affixed by Dep         Mode of Deposit         (funds to be deposited in favour of Beneficiary Name: Bajaj         Account type: current account, Bank Name: HDFC Bank Ltd, I	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor   D D M M Y Y Y   C C C C C C C   Andatory for second applicant Mandatory for third applicant C C   Second Applicant L L C   C C C C C					
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:          1. *Name & Address of the Nominee         Please enter Date of Birth of the Nominee in DD/MM/YYYY         2. *As the Nominee is minor on this date, I/We appoint         on behalf of the nominee in event of my/our/minor's death         Signature/thumb impression of all depositors with date:         Mandatory         First Applicant         *Two Witnesses Name & Signature         *Witness required in case if thumb impression is affixed by Dep         Mode of Deposit         (funds to be deposited in favour of Beneficiary Name: Bajaj         Account type: current account, Bank Name: HDFC Bank Ltd, I         Cheque       (Cheque no.	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor   D D M M Y Y Y   C C C C C C C   Andatory for second applicant Mandatory for third applicant C C   Second Applicant L L C   C C C C C					
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I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:          1. "Name & Address of the Nominee         Please enter Date of Birth of the Nominee in DD/MM/YYYY         2. *As the Nominee is minor on this date, I/We appoint         on behalf of the nominee in event of my/our/minor's death         Signature/thumb impression of all depositors with date:         Mandatory         First Applicant         *Two Witnesses Name & Signature         *Witness required in case if thumb impression is affixed by Dep         Mode of Deposit         (funds to be deposited in favour of Beneficiary Name: Bajaj         Account type: current account, Bank Name: HDFC Bank Ltd, I         Cheque       (Cheque no.         ^Debit card       (Reference No.         NEFT/RTGS       (Reference No.         I want to receive interest and maturity proceeds in below Ban         Bank name	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor   P P   Main Y   Y Y   Name, Address & Age) to receive amount of the said deposit   during the minority of the nominee     Maindatory for second applicant     Second Applicant   2.      Finance Ltd, Bank Account Number: 00070350006738, FSC: HDFC0000007, Bank branch: 885, Bhandarkar Road, Pune-411004)   0   k account   Branch					
I/We above named depositors at current address in your record of this deposit may be returned by Bajaj Finance Limited:          1. "Name & Address of the Nominee         Please enter Date of Birth of the Nominee in DD/MM/YYYY         2. *As the Nominee is minor on this date, I/We appoint         on behalf of the nominee in event of my/our/minor's death         Signature/thumb impression of all depositors with date:         Mandatory         First Applicant         *Two Witnesses Name & Signature         1.         *Witness required in case if thumb impression is affixed by Dep         Mode of Deposit         (funds to be deposited in favour of Beneficiary Name: Bajaj Account type: current account, Bank Name: HDFC Bank Ltd, I         Cheque       (Cheque no.         ^Debit card       (Reference No.         I want to receive interest and maturity proceeds in below Ban         Bank name         Bank account number	ds, nominate the following person to whom in the event of my/our/minor's death the amount Relationship with depositor Relationship with depositor (Name, Address & Age) to receive amount of the said deposit during the minority of the nominee Mandatory for second applicant Second Applicant C. Mandatory for third applicant C. Second Applicant C. Mandatory for third applicant C. Mandatory for third applicant C. Mandatory for third applicant C. Second Applicant C.					

^Statement showing debit of funds is mandatory

#### Customer's 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 194 A/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, 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.

#### Signature/thumb impression of all depositors with date:

Aandatory

Mandatory for second applicant

Mandatory for third applicant

First Applicant

Second Applicant

Third Applicant

## **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) listed below:

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
I	Valid Passport	Valid Passport
ii	Valid Driving License	Valid Driving License
iii	Voter's Identity Card issued by Election Commission of India	Voter's Identity Card issued by Election Commission of India
iv	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **
V	Job Card issued by NREGA duly signed by an officer of the State Government	Job Card issued by NREGA duly signed by an officer of the State Government
vi	-	Letter issued by the National Population Register containing detail of Name, Address of the customer

\* Obtaining a **Certified Copy** by **Reporting Entity** (this includes our Company) means **comparing** the copy of Officially Valid Document **(OVD)** so produced by the client (i.e. customer) **with** its **Original** and recording the same on the copy by the authorised officer of the Reporting Entity"

\*\* To Ensure that the **Aadhaar No.** (on copy of Aadhaar Letter/Aadhaar Card obtained), must be **redacted or blackened** and it is **not legible** and the Aadhaar No. should **not be entered/stored in any system**.

# (4) In case 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:

Sr. No.	Proof of Address (PoA)
I	Utility bill, in the name of the client, which is not more than two months old of any service provider (Electricity, Telephone, Post-pai Mobile Phone, Piped Gas, Water bill)
ii	Property or Municipal tax receipt
iii	Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address
iv	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

Declaration under section 197A ( (not being a company or 1. Name of Assessee (Declarant)	firm) claiming certain inco PART I Niddle	be made by an individual or a person omes without deduction of tax.				
(not being a company or 1. Name of Assessee (Declarant)	firm) claiming certain inco PART I Niddle	omes without deduction of tax.				
3. Status (tick whichever applicable) <b>JNDIVIDUAL/HUF</b> 4. Prev	Niddle	Last 2 PAN of the Assessed				
3. Status (tick whichever applicable) <b>JNDIVIDUAL/HUF</b> 4. Prev		Last 2 PAN of the Assesse				
		2. I AN UI (IIC ASSESSEE				
5. Residential Status (tick whichever applicable): Indian/Other 6. Com	ious year (P.Y.) (for which de	claration is being made): 2020				
	plete address including PIN	code:				
7. Email:	8. Telephone/mobile no:					
9(a). Whether assessed to tax under the Income-tax Act, 1961: Yes	No 9(b). If yes, late	st assessment year for which assessed				
10. Estimated income for which this declaration is made						
11. Estimated total income of the P.Y. in which income mentioned in co	olumn 10 to be included					
12. Details of Form No. 15G other than this form filed during the previ						
Total no. of Form No. 15G filed	Aggregate amount of inco	ome for which Form No. 15G filed				
13. Details of income for which the declaration is filed						
Sr. no. Identification number of relevant investment/account, etc.8		Section under which tax is deductible	Amount of income			
1	Fixed Deposit Interest	194 A				
2	Fixed Deposit Interest	194 A				
3	Fixed Deposit Interest Fixed Deposit Interest	194 A 194 A				
4	Tixed Deposit Intelest	174 A				
/Wedo I omplete and is truly stated. *I/We declare that the incomes referred to norme- tax Act, 1961. *I/We further declare that the tax *on my/our es income/incomes referred to in point 13 computed in accordance with the ne assessment year 2020 will be nil. *I/We also declare that eferred to in column 13 for the previous year ending on 31.03	in this form are not includib timated total income includi provisions of the Income-tax at *my/our *income/incomes	ble in the total income of any other person mg *income/incomes referred to in point x Act, 1961, for the previous year ending on the referred to in column 11 *and the aggreg year 20	on under sections 60 to 64 c 10 *and aggregate amount n 31.03 relevant ate amount of *income/inco			
	PART II					
	onsible for paying the inco	ome referred to in column 11 of Part I]				
Name of the person responsible for paying <b>BAJAJ FINANCE LIMITED</b> PAN of the person responsible for paying <b>AABCB1518L</b>		Unique Identification No.				
Complete Address: <b>4TH FLOOR, BAJAJ FINSERV CORPORATE OFFIC</b>	E, OFF PUNE AHMEDNAGA	R ROAD, VIMAN NAGAR, PUNE - 4110 <sup>-</sup>	14			
		nas been paid/credited (DD/MM/YYYY)	DMMYYYY			
			DMMYYYYY			

\*Delete whichever is not applicable

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

- 1. Enter the name of the declarant
- 2. Enter the PAN of the declarant
- 3. Tick whichever status is applicable
- 4. The financial year to which the income pertains.
- 5. Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- 9. Please 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.
- 10. Please 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.
- Enter income from all sources, including income filled in 10. above
   In 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.
- 13. Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.
- 14. Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.
- Before 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-
- a. In a case where tax sought to be evaded exceeds twenty-five lac rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine; b. 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.

The person responsible for paying the income referred to in column 10 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.

The person responsible for paying the income referred to in column 10 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 10 and 12.

Custome		T.c.	'FORM NO. 15H'		
Applicat	ion Form No.:	-	ection 197A(1), 197A(1A) a		
				n individual who is of the age of without deduction of tax.	
			PART I		
1. Name	of Assessee (Declarant) First	Mi	ddle	Last 2. PAN of the Assessee.	
3. Status	(tick whichever applicable):INDIVIDUAL/HUF	4. Previo	ous year (P.Y.) (for which de	claration is being made): 2020	
5. Reside	ential Status (tick whichever applicable): Indian	/Other 6. Comp	lete address including PIN	code:	
	ether assessed to tax under the Income-tax A				
	ated income for which this declaration is mad				
	ated total income of the P.Y. in which income				
	ils of Form No. 15H other than this form filed				
	no. of Form No. 15H filed				
13. Detai	Is of income for which the declaration is filed				
Sr. no.	Identification number of relevant investment	nt/account, etc.8	Nature of income	Section under which tax is deductible	Amount of income
1			Fixed Deposit Interest	194 A	
2			Fixed Deposit Interest	194 A	
3			Fixed Deposit Interest	194 A	
4			Fixed Deposit Interest	194 A	
*I/We complete a ncome- ta: *income/in the assessn referred to chargeable	ion/Verification nd is truly stated. *I/We declare that the inco x Act, 1961. *I/We further declare that the tax comes referred to in point 13 computed in acco nent year 2020 will be nil. *I/We in column 13 for the previous year ending on 1 to income-tax. Date	mes referred to in « *on my/our esti prdance with the p e also declare that 31.03r	n this form are not includib mated total income includi provisions of the Income-ta *my/our *income/incomes	le in the total income of any other person g *income/incomes referred to in point x Act, 1961, for the previous year ending of referred to in column 11 *and the aggreg year 20	on under sections 60 to 64 11 *and aggregate amoun on 31.03relevant jate amount of *income/inc
			PART II		
Name -			nsible for paying the inco	me referred to in column 11 of Part I]	
	the person responsible for paying <b>BAJAJ FIN</b> he person responsible for paying <b>AABCB15</b>			Unique Identification No	
	e Address: <b>4TH FLOOR, BAJAJ FINSERV COF</b>		, OFF PUNE AHMEDNAGA	R ROAD, VIMAN NAGAR, PUNE - 4110	14
	he person responsible for paying: <b>PNEBOO</b>		ail ID		
	ne No. (with STD Code) and Mobile No. <b>020-3</b>		nount of income paid <b>Gros</b>		
Date on	which Declaration is received D D M M	Y Y Y Y C	ate on which the income l	nas been paid/credited (DD/MM/YYYY)	D D M M Y Y Y Y
Place					
Date					person responsible rred to in column 10 of Parl

\*Delete whichever is not applicable

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

- 1. Enter the name of the declarant
- 2. Enter the PAN of the declarant
- 3. Tick whichever status is applicable
- The financial year to which the income pertains.
- 5. Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- 9. Please 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.
- 10. Please 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.
- 11. Enter income from all sources, including income filled in 10. above

12. In 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.

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

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

Before 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-

a. In a case where tax sought to be evaded exceeds twenty-five lac rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine; b. 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.

The person responsible for paying the income referred to in column 10 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.15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.

The person responsible for paying the income referred to in column 10 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 10 and 12.

# **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.

#### Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. September 03, 2019)

Tenure	Minimum	Cumulative		Non Cur	nulative	
in months	deposit (in ₹)	Cumulative	Monthy	Quarterly	Half Yearly	Annual
12-23		8.00%	7.72%	7.77%	7.85%	8.00%
24-35	25,000	8.05%	7.77%	7.82%	7.89%	8.05%
36-60	-	8.35%	8.05%	8.10%	8.18%	8.35%

VAT matters under appeal

ESI matters under appeal

On others

Income tax matters

Service tax matters under appeal On interest subsidy

On penal interest/ charges

Appeals by the Company Appeals by the Income tax department

a) Minimum deposit size is as specified above

- b)(I) Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age): Additional interest at the rate of 0.35% p.a. will be provided on per Deposit amount of up to ₹5 (five) crore;
- bepost amount on the 0.5 (INPE) clone; (ii) Individual customers having a customer ID in BFL system: Additional interest to the existing customers at the rate of upto 0.10% p.a. will be provided on Deposit amount of up to 55 (INPE) core. It is clarified that said additional benefit of 0.10% is applicable on deposit made after gap of 15 days from the date of reation of existing deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit of upto 0.10%, the latest FD need to be created on or after tich is a VVVV. 15th Jan XXXX;
- (iii) Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd. (subject to submission of proof of policy document): Additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;
- U:0% p.a. on Deposit amount of up of \$ (WP) (DBP) (iv) Employees of Bajaj Group Companies listed below will get an additional rate of upto 0.10% p.a. (Bajaj Holdings and Investment Ltd., Bajaj Auto Ltd., Bajaj Finarce Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Bajaj Housing Finance Ltd., Bajaj Financial Securities Limited, Bajaj Finserv Direct Ltd., Mukand Ltd. and Bajaj Electricals Ltd.) per deposit up to 75 Crore;
- Only one of the above special category benefit is allowed per transaction. Only one of the above special category operiod is allowed per transaction.
  c) FO renewal customers (individual customers only), Additional rate of upto 0.10% p.a.
  for deposit size up to ₹5 Crore. Additional rate is applicable over and above special category benefit.
  d)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.
- on kate or interest specified by the reserve balk of muda.
  (e) The Company will make repayment of deposition the date of maturity of such deposition unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RIGS or Cheque (in case of rejection of transfer by NEFT/RIGS) to the bank account of the depositor mentioned in the deposit application.
- mentioned in the deposit applications of the period of the Company to repay analysis of the exposit (of a portion) theread as the case may be on the due date. No requests for renewal of Deposit shall be accepted posit the above-mentioned period. Request for renewal should be accepted posit 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 *f* 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 *a* void posit is maturity date.
- g)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.

			(₹in Crore)
Financial Year	Profit (Sta	ndalone)	Dividend
ended on	Before Tax	After Tax	%
31.03.2017	2,817.52	1,836.55	180
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300

#### E. Brief particulars of the management of the Company

c. one particulars on 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.

#### F. Names, addresses and occupations of Directors:

ADDRESS	OCCUPATION
Bajaj Vihar Colony, Mumbai-Pune	Industrialist
Road, Akurdi, Pune 411 035.	
21 EI CID 13 A, Ridge Road, Malabar	Professional
Hill, Mumbai 400 006.	
Bajaj Vihar Colony, Mumbai-Pune	Industrialist
Road, Akurdi, Pune 411 035.	
D-2, Ivy Glen, Marigold Premises,	Service
Kalyani Nagar, Pune 411 014.	
Bungalow No. 3, Bajaj Vihar Colony,	Industrialist
Mumbai-Pune Road, Akurdi,	
Pune 411 035.	
Bajaj Vihar Colony, Mumbai-Pune	Industrialist
Road, Akurdi, Pune 411 035.	
Brij Kutir, Rungta Lane, 17th floor, Off	Industrialist
Nepean Sea Road, Mumbai 400 026.	
Flat No. 21, Mistry Court, 4th Floor,	Business
	Professional
Bangalore 560 082.	
	Road, Akurdi, Purie 411 035. 21 El (D 13 A, Kidge Road, Malabar Hill, Mumbai 400 006. Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035. D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014. Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035. Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035. Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026. Flat No. 21, Mistry Court, 4th Floor, Dinshaw Yachha Rdy, Mumbai 400 020. D-103 Adarsh Residency, 47 Coss, And Main, 8th Block, Jayanagar,

8.05%	8.10%	8.18%	8.35%
NAME	ADDRESS		OCCUPATION
Dr. Omkar Gosw		loth, First Floor, Greater Delhi - 110 048.	Economist
Dr. Gita Piramal	Piramal House, Pochkhanwala Mumbai 400 0	Road, Worli,	Business
Dr Naushad Forb	es 74 Koregaon Pa	ark,Pune - 411 001	Business
Shri Anami Nara	yan 62 Sagar Taran	g, Worli Sea Face,	Social Entrepreneur,
Roy	Mumbai 400 0	30.	Former Civil Servant

the two latest audited balance sheets: (₹in Crore)

	As at	As at
	31 March 2019	31 March 2018
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.33
Bank balances other than (a) above Receivables	1.69	1.49
Trade receivables	805.38	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,653.46
Other financial assets	297.04	254.79
Total financial assets	1,06,982.37	80,308.80
Non-financial assets		
Current tax assets (net)	147.80	24.28
Deferred tax assets (net)	660.83	762.98
Property, plant and equipment	495.84	343.87
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	1,517.50	1,306.63

	-,	.,
Total assets	1,08,499.87	81,615.43
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Payables		
<u>Trade payables</u> -Total outstanding dues of micro enterprises and small enterprises	0.44	0.43
-Total outstanding dues of creditors other than micro enterprises and small enterprises	547.25	438.89
Other payables -Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	218.64	169.94
Debt securities	39,048.97	31,528.94
Borrowings (other than debt securities)	29,970.67	20,169.36
Deposits	13,193.01	7,792.87
Subordinated debts	4,139.07	4,138.16
Other financial liabilities	1,411.81	1,249.38
Total financial liabilities	88,529.86	65,487.97
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.87
Provisions	68.88	61.71
Other non-financial liabilities	315.13	223.67
Total non-financial liabilities	406.38	310.25
Equity		
Equity share capital	115.37	115.03
Other equity	19,448.26	15,702.18
Total assets	19,563.63	15,817.21
Total liabilities and equity	1,08,499.87	81,615.43
Contingent Liabilities (Standalone)		
Particulars	As at 31 March 2019	As at 31 March 2018
Disputed claims against the Company not acknowledged as debts	28.04	31.27

# The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 (rom 1 April 2018 and the effective date of such transition is 1 April 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the corresponding figures presented for balance sheet as at 31 March 2018 have been restated / reclassified.

## H. 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 : ₹28,116.47 Crore

#### b)Deposits actually held as on 31.03.2019 : ₹13,193.01 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 Director/(Company are holding substantial interest are ₹61.95 crore (Bajaj Allianz General Insurance Company + ₹11.7°C, Bajaj Allianz Life Insurance Company td. - ₹2.99 C, Bajaj Auto Ltd. - ₹2.11 C, Bajaj Electricals Ltd - ₹0.01 C, Bajaj Housing Finance Ltd. - ₹2.25 Cr, Jamnalal Sons Pvt. Ltd - ₹0.19 Crand Mukand Ltd. - ₹42.63 Cr).

J. The Company has no overdue deposits other than unclaimed 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
- 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 it must, however, be distinctly understood that Reserve Bank of India at some or undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or ophilonin 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

- M.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 a) Upto 3 months from date of deposit: Withdrawal is not permitted
- b) After 3 months but before 6 months: Interest shall not be payable
- c) 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.

#### N.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

Hanches or units if any:
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, small business loans, loan against securities and infrastructure financing, small business loans, loan against activation of the second sec www.bajajfinserv.in=> Contact us=>Reach Us=>Locate Us or by directly clicking https://www.bajajfinserv.in/reach-us

<sup>2.</sup> 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

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 25 July 2019 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration

4.39

5.14

1,340.49

245.19

5.45

0.32

2.39

5.14

3.11

32.98

1,243.80

By order of the Board of Directors for Bajaj Finance Limited

> Raieev Iain Managing Director DIN: 01550158

### 21 August 2019 HOW TO INVEST

Pune

The amount should be deposited only by cheque or debit card 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. For NET/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no.: 00070350006738, Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Bank branch: 885, Bhandarkar Road, Pune-411004 Write to us at fd@bajajfinserv.in or call us on 020 71124281

#### 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.
- (ii) The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, (ii) The application agrees and acknowledges that the applicant (a) is is (eignteen) years or age; (b) is of sound mind; (c) can understand, 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.
   (iii) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company from time to time. In the event amount for application provided to the provide to the manual to agread the event amount for application provided in this read and the event amount for application provide to the minimum amount of deposit prescribed by the Company from time to time. In the event amount for application provide in the formane of the formane of the positi is less than the minimum amount prescribed in this read at the position of the company from time to time. In the event amount for application positi is less than the minimum amount prescribed in this read at the formane of the company from time to time. In the event amount for application positis is the formane of the company form time to the formane of the company form time to the formane of the company form time for the domestication of the company form time to the formane of the company form time for the domestication of the company form time fore the domestication of t
- event amount received by the Company for opening Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for accepting Deposit. No interest shall be payable by the Company in relation to such deposits

- to such deposits. (v) Deposits shall not be accepted in cash. (vi) 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. (vii)The Company reserves the right to accept or reject any application received for opening or placing the Deposit ("Application") without assigning any reason whatsoever. The Company reserves the right to accept or reject any application received for opening or placing the Deposit ("Application") without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the said amount will be refunded as is within 11 (eleven) business days. (viii) The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

#### JOINT DEPOSITS:

- Application may be made in joint names subject to a maximum of three applicants. The Deposit will be opened in joint names
- Application may be made in joint rames subject to a maximum of three applications. The Deposition to perfect in joint rames subject to the condition that all the applicants (a) sign in 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.
   All communications in relation to the Depositi will be addressed in the name of the first applicant parents in relation to the Depositi 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 depositor(s).

#### FIXED DEPOSIT RECEIPTS

- FIXED DEPOSIT RECEIPTS
   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.
   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 a FDR/interestcheque, the Company may, at its sole discretion, issue a duplicate receipt/cheque, on such terms and conditions including indemnification as deemed fit by the Company. All expenses, if any, incurred in this connection will be borne by the depositor(s).

#### INTEREST:

- Individual applicants falling under specific categories as mentioned below will be eligible for the following special interest rates (I)
  - (a) Senior citizes (i.e. percent categories as intentioned below wind be engine to the biolowing special interest rates:
    (a) Senior citizes (i.e. percons more than 60 years of age, subject to provision of proof of age). Additional interest at the rate of 0.35% p.a. will be provided on Deposit amount of up to ₹5 (five) crore;
    (b) Individual customers having a customer 1D in BFL system: Additional interest to the existing customer at the rate of up to 0.10% p.a. will be provided on Deposit amount of up to ₹5 (five) crore; It is clarified that said additional benefit of 0.10% is applicable on deposit made after gap of 15 days from the date of creation of existing deposit. For example, if the first deposit is created on 15t Jan XXXX, to avail additional benefit of upto 0.10%, the latest FD need to be created on or after 51th Jan XXXX;
  - (c) Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd. (subject to submission of proof of policy document): Additional interest at the rate of up to 0.10% p.a. on Deposit amount of up to ₹5 (five) crore:
  - (d) Employees of Bajaj Group Companies<sup>\*</sup> will get an additional rate of up to 0.10% p.a. per deposit up to ₹5 Crore

The applicant will be eligible for only one of the above mentioned special category benefits per deposit transaction, except in the following circumstances where additional interest may be provided over and above the special category benefit: (a) Individual Applicants applying for renewal of Deposit: Additional interest at the rate of 0.10% p.a. will be provided on Deposit amount of up to ₹5 (five) crores; and

- (b) Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary from the published card rate and will be decided
- (a) In case of non-cumulative Deposits on more than a schole per deposit may vary from the public and care and with be decided on case basis but within the cap on Rate of Interest specified by the Reserve Basin of India.
   (ii) 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:

   (a) In case of non-cumulative Deposits:
   I. Monthly interest payments: 31st date of month
   ii. Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
   iii. Her average the company of the company.
  - - Half yearly interest payments: 31st March and 30th September
    - iii. Annual interest payments: 31st March
- In a case of Cumulative Deposits: Date of maturity of the 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 (thirty) days prior to any of the interest payment dates, the interest for the part period will be paid on the next nterest payment date
- (iii) 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 tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Ueposit 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. (iv) 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 NET / 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 intunation 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 (v)
- liscretion of BFL manag discretion of BH management. For funds received by BFL on or after 03 Sep 2019, new rates will be applicable. In cases where applications are received by BFL before 03 Sep 2019, while corresponding funds are received by BFL on or after 03 Sep 2019, customer will have to sign a declaration of acceptance of new rates of interest or may also send us a declaration of acceptance from his registered email ID.

#### NOMINATION:

- (1) Nomination facility is available to the depositors. For availing the nomination facility, the applicant will be required to submit a duly Ided from DA if prescribed by the Reserve Bank of India. The aforesaid form is available at Company's branches & Company's website at https://www.bajajfinserv.in/fixed-agreements-terms-and-conditions ("**Website**"). Nomination made by the depositor/applicant through the said form and in the manner prescribed by the Company, shall be binding on all the joint depositor(s).
- (ii) 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).
- (iii) 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.

- 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.
- (ii) 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 Applicatio

. Group companies: Bajaj Holdings and Investment Ltd., Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Bajaj Housing Finance Ltd., Baiai Finsery Direct Ltd, Mukand Ltd., Baiai Electricals Ltd, and Baiai Financial Securities Ltd.

- (iii) 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 (iii) 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(s), 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) (w) Request for renewing the Deposit (or a portion thereof) can be made atleast 2 (two) business day before maturity date of Deposit by written premeter through the independent financial advicers or national
- by visiting the nearest Company branch or by sending a written request through the independent financial advisors or national distributors empaneled with the Company, to enable the Company to repay and/or renew the Deposit (or a portion thereof) as the case may be on the due date. 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 holes. 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.

#### PREMATURE WITHDRAWAL:

(II)

- PREMATURE WITHDRAWAL:

   Premature withdrawalis permitted for either one or more deposit opted by the customer through this application form.

   Deposits may be withdrawn piror 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 case) is subject to the following conditions:

   (a) Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of a deposito, 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 Capayable.

   (b) After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall he payable:
   (c) After 6 (six) months but before the date of and other requesting offered by the Company.

   (c) After 6 (six) months but before the date of anturity of the Deposit: Interest shall he payable:
   (c) After 6 (six) months but before the date of maturity of the Deposit: Interest shall be payable;

   (d) Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor.

   (d) Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor.

#### LOAN AGAINST PUBLIC DEPOSIT: 8.

Taon against the public deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment 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 not end to be a such as the such as the depositor's Deposit. Please note that the loan to deposit value for such loan facility cannot not end to be a such as the such as t exceed 75%

#### OTHER TERMS

- (1) Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Income-tax, wherever applicable, will be deducted at source on the bepost in accordance with Section 194-A of the Income Iax Act, 1961 except where appropriate Certificate/form as prescribed under the Income Tax Act, 1961 (refer to Form 15G/H enclosed with the 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 depositor to provide the Company with a fresh Form 15G/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BEL will not be responsible for the same. Customers can also fill Form 15 G/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) aggregate amount of interest paid or payable during the tinancial year exceeds 72,50,000 (Kupees tive lass thirty thousand only) for non senior citizens, 73,00,000 (Rupees three lass only) for senior citizens and \$5,0,000 (Rupees tive lass only) for super senior citizens (aged 80 years and above), then form 15 G/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. In the event of cheque bounce, the cheque will be applicable. 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.
- (ii)
- (iiii)
- (Inteen) days. For all RIO (Return to Orgin) cheque cases, the cheque will be held by the Company unit 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 alongwith 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, creatil 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 Application. ) Disputes, if any, arising in connection with the Deposits const and authorise BFL/ its represtantaives/its agents/ its business partners/its group companies' /its affiliates to send me any communication regarding products/services offered by them using (iv) (v)
- (vi)
- (ix) partners/its group companies\*/its affiliates to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bitly/bots/emails/post etc., irrespective of rejection of my/our Application.

#### 10. HOW TO APPLY

(I) Depositor(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application

The attached application form should be duly filled and signed by the applicant(s)

- The amount should be deposited only by debit card or by a CTS compliant account payee cheque drawn in favour of 'BAJAJ FINANCE LTD FIXED DEPOSIT ACCOUNT NUMBER 00070350006738' clearly stating the deposit amount alongwith the application number on In case of investment through cheque, application form alongwith the cheque and required docum
- (iv) any of Company's branch or authorised distributors. In case of investment through debit card or direct credit to the BFL investment account, application form alongwith copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorised distributors.
- Submitted with any or company's branch or authorised distributors.
   Introduction of all the applicants is compulsory. Such introduction is be by any one of the following methods:
   (a) 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;
   (b) 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 server of hervice 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

- ImProvident Infrommation 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, Maharashta 400001. (I)
- (ii) 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.

Provisional Rec	ceipt								Application	on Numl	Der		
Cheque (Ch	eque no				)	^Debit ca	rd (Name of de	ebit cardl	nolder				)
Amount (insert to	tal amount	in case of	multi deposit)	INR									
Bank name					Branch					Account t	уре		
Bank account num	nber				I	FSC			Tra	ansaction	date		
Reference No. (Ap	plicable fo	r deposit ar	nount electron	ically trar	nsferred through	n Net banl	king or Debit car	d)					
Deposit details:	Tenor	1)	Months	2)	Months	3)	Months	4)	Months	5)	Months		
	ROI	1)	%	2)	%	3)	%	4)	0/_	5)	%		
Write to us at <b>we</b>	- /											For BAJAJ FIN	ANCE LTD

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

## Fixed deposit Service Branches

S. No.	City	Location	Address
1	Pune	Nalstop	Shop No 1 & 2, Sankala Arcade, Karve Road , Plot No.70/2A and S. No. 47/2A, Opp. to Lagu Bandhu, Erandwane, Pune – 411004
2	Pune	Fatima Nagar	Shop No. 4, A-wing, Tain square Co Operative Housing Society Ltd, near HDFC Bank, Fatima Nagar, Wanworie, Pune – 411040
3	Pune	Pimpri	Shop No.6 & 30, A-wing, The Jewel of Pimpri Premises Co-operative Society Ltd, Near HDFC Bank, Opposite to Pimpri Chinchwad corporation, Pimpri, Pune - 411018
4	Pune	Camp	Geetanjali Kunj Co-operative Housing Society Ltd, Building no. 5, Shop No. 2, Near Supriya hotel, opposite to Nehru memorial hall, next to Airtel shop, Ambedkar road, Camp, Pune – 411001
5	Pune	Aundh	Shop.No.1,2, Store S-1 at Vinod Apartment, Survey No.187, Plot No.7, Sanghvi Nagar, Aundh, Pune – 411007
6	Pune	Kalyani Nagar	Shop No. 117 & 118, Vitoria Premises Co-op Society Ltd Building 1, Fortaleza, S.No. 210, Plot No. 15-20, Opp. Gold Adlabs Cinema Hall, Kalyani Nagar, Pune- 411006

## Upcoming

Live:

S. No.	City	Location	Address
1	Pune	Wakad	Shop no. 4, Ground floor, Building No. C-3, Solitaire Business Hub; opposite to Ambience hotel, Vishnu Dev Nagar, Wakad, Pimpri-Chinchwad, Maharashtra 411057
2	Mumbai	Vashi	Chadha Crescent, Near Metropolis & Woodland, Abhyudaya Bank Marg, Sector 17, Vashi, Navi Mumbai, Maharashtra
3	Mumbai	Kalyan	Vikas heights (Rambaug), Santoshi Mata Rd, Opposite to HDFC Bank, Near Vikas Apt., Rambaug, Kalyan (W), Kalyan, Maharashtra 421301
4	Mumbai	Churchgate	Motimahal (Near Enrich), Near LIC building, Churchgate, Mumbai, Maharashtra 400020
5	Mumbai	Andheri	Monisha Building (Tiny toy store), Near Vijay sales, SV Road, Navpada, Andheri West, Mumbai, Maharashtra 400058
6	Mumbai	Borivali	Shop No. 7, Ground Floor, C.T.S. No.602, Plot No. 9., Anuradha Anuja Co-Operative Housing Society Limited, Borivali, Near Raichura circle, Mumbai, Maharashtra 400092
7	Mumbai	Malad	Samsung shoppee, Malad, Vijaykar Wadi Industrial, Vijaykar Wadi, Malad West, Mumbai, Maharashtra 400064
8	Mumbai	Mulund	Vikas centre, Junction of NS Rd., Mulund West, Mumbai, Maharashtra 400080
9	Mumbai	Thane	Ram Maruti Road, Thane West, Naupada, Thane West, Mumbai, Maharashtra 400602
10	Mumbai	Lower Parel	MCGM, 87, Atur House, "G" ward of, Dr Annie Besant Rd, Worli Naka, Siddharth Nagar, Lower Parel, Mumbai, Maharashtra 400018
11	Mumbai	Ghatkopar	Kailas plaza, Vallabh Baug Lane, MHADA Colony, Pant Nagar, Ghatkopar East, Mumbai, Maharashtra 400077
12	Bengaluru	Jaya Nagar	Lakshmi Mansion, 81/B, 8th Main Road, Opp. to Food world, 1st Block, Jayanagar, Bengaluru, Karnataka 560011
13	Bengaluru	Malleswaram	Office no. 58/4, 1st floor, Old No.533, New Municipal No.58/4, 08th Main Between 17th A Cross and 18th Cross, Malleswaram, Bengaluru, Karnataka 560055
17	Bengaluru	Indiranagar	Chirag Building , Ground floor, Near Indiranagar Metro Station Indiranagar, Bengaluru, Karnataka 560038
15	Bengaluru	Koramangala	Above Fatima Bakary, 607, Koramangala Club Rd, 6th Block, Koramangala, Bengaluru, Karnataka 560095
16	Bengaluru	Marathahalli	453, 2nd Cross Rd, Ground floor, Plot No. New katha No: 453, Varthur main road, Next to Brand factory, MarathaHalli, Bengaluru - 560037
17	Bengaluru	Electronic City	Site no: 270, Ground Floor, 2nd Cross, Opposite to Yes Bank, Neeladri Nagar, Electronics City Phase 1, Electronic City, Bengaluru, Karnataka 560100