FIXED DEPOSITS APPLICATION FORM ONLY FOR RESIDENT INDIVIDUAL BAJAJ FINANCE LIMITED



Application

Form No. _

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

	5 /		5 /
Date D D M	MYYYY	Broker	Sub Broker
		100P	(00P

Code Code

Sourcing Channel: _____

Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 04 July 2020) For **new customers**:

For new customers:								
	Tenure	Minimum	Non Cumu	Cumulative	Non Cumulative			
	in months	deposit (in ₹)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	
	12-23	25,000	6.90%	6.69%	6.73%	6.79%	6.90%	
	24-35		7.00%	6.79%	6.82%	6.88%	7.00%	
	36-60		7.10%	6.88%	6.92%	6.98%	7.10%	

For senior citizens: %							
Tenure	Minimum	Cumulative		Non Cur	nulative		
in months	deposit (in ₹)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	
12-23	25,000	7.15%	6.93%	6.97%	7.03%	7.15%	
24-35		7.25%	7.02%	7.06%	7.12%	7.25%	
36-60		7.35%	7.11%	7.16%	7.22%	7.35%	

For online customers: %p.a. Non Cumulative Тепиге Minimum Cumulative in months deposit (in ₹) Monthly Quarterly Half Yearly Annual 12-23 7.00% 6.79% 6.82% 6.88% 7.00% 24-35 25,000 7.10% 6.88% 6.92% 6.98% 7.10% 36-60 7.20% 6.97% 7.01% 7.08% 7.20%

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 (not for online)

PLEASE FILL IN BLOCK LETTERS AND TICK WHERE REQUIRED 🗵

Investm	ent details							
1. No. o	f Depositors	1 2 3	2. FDR d	lelivery	Hand deliver	y 🔲 Courier on my address	registered with BFL	
3. Depo	sit payable t	to 🗌 First Holder or S	urvivor (First Ho	lder in case	of deposit in single	name) 🗌 Either or Survivor		
4. 9	ingle depos	it (Depositor needs to fill in i	nformation only i	n the first ro	w and write "1" in c	olumn A)		
OR	Aultiple depo	osit^						
No. of FDs	Deposit Amt (Rs.)	Deposit Amt (in words) per FD	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for	Maturity Instruction	Scheme (to be filled in by BFL representative)
A	per FD B	C	D=A X B	E	F	non-cumulative option) G	Н	
A	U		U-AAD	E	r Cumulative	U	Renew principal+	1
					Or		interest	
					Non-	Monthly Half yearly	└── principal ´	
					cumulative	Quarterly Annually	Payout	
					Cumulative Or		Renew principal+ interest	
					Non-	Monthly Half yearly	Renew only principal	
					cumulative	Quarterly Annually	Payout	
					Cumulative Or		Renew principal+	
					Non-	Monthly Half yearly	Renew only principal	
						Quarterly Annually	Payout	
					Cumulative		Renew principal+	
					Non-	Monthly Half yearly	Renew only principal	
						Quarterly Annually	Payout	
					Cumulative Or		Renew principal+	
					Non-	Monthly Half yearly	Renew only principal	
					cumulative	Quarterly Annually	Payout	
Max 5								

Special Category Refer point No.1 in Term	is and Conditions for details						
No additional benefits	Relative of Director^	Director or Promoter of BFL	Shareholder (Folio No.)				
Special category benefit available	Senior Citizen Bajaj Allianz Life Insuranc	Bajaj Group Employee	Existing Customer				
In case of any amount	I received from a relative of director of	the Bajaj Finance Ltd, declaration to be submitte	ed, in this regard.				
First Applicant Detai	ls (mandatory)						
New Customer Existing Custom Please fill in attached K	(please fill in attached KYC form) ner (Customer ID/Deposit No./Lo. YC form in case of change in previous)	y submitted information					
Name Mr. Ms. [Guardian's Name (if applicant is minor)	F I R S						
	D M M Y Y Y Mobile	No. Er	mail				
CKYCR No./ KIN		PAN/Form 60 (in a	bsence of allotment of PAN)				
TDS waiver Yes	(attach applicable form 15 G/H)						
New Customer Existing Custom Please fill in attached K Name Mr. Ms. D Date of birth CKYCR No./ KIN Third Applicant Deta New Customer Existing Custom Please fill in attached K	D M M Y Y Y Y Mobile ils (Can not be minor) (please fill in attached KYC form) ner (Customer ID/Deposit No./Lo. YC form in case of change in previous)	y submitted information T NO. M I D L E PAN/Form 60 (in absence of all an Account No.) y submitted information	mail otment of PAN) (mandatory)				
Name Mr. Ms. [
Date of birthDCKYCR No./ KINI	D M M Y Y Y Y Mobile	PAN/Form 60 (in absence of all	mail otment of PAN) (mandatory)				
I/We above named of the amount of this of 1. "Name & Address Please enter Date	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 of this deposit may be returned by Bajaj Finance Limited: 1. *Name & Address of the Nominee Relationship with depositor Please enter Date of Birth of the Nominee in DD/MM/YYYY D M M Y Y Y 2. *As the Nominee is minor on this date, I/We appoint (Name, address and age of guardian) Please enter Date of Birth of the Nominee in DD/MARY D M M Y Y Y Y						
on behalf of the r	nominee in event of my/our/mind	r's death during the minority of the nomin	to receive amount of the said deposit				
	npression of all applicants with						
Ma	ndatory	Mandatory for second applicant	Mandatory for third applicant				
First	Applicant	Second Applicant	Third Applicant				
The contents of the a signature ar	case if thumb impression is affixe pplication form were explained t nd employee code	d by Applicant(s), Name of nominee should o the applicant/ co applicant in	2. I be same as that appearing on valid ID Proof of the nominee. language.				
of sourc	ing employee						

Cheque	(Cheque no.)	Bank and branch na	me						
^Debit card	Name of debit cardholder									
	(RRN No.)		Transaction date	D	D N	A M	Y	Y	Y
NEFT/RTGS	(UTR No.) Transaction date	D	D A	n M	Y	Y	Y
want to receive inter	est and maturity proceeds in bel	ow Bank account (cancel	ed cheque required)							
3ank name			Branch							
Bank account number				Account type						
FSC										
ement showing debit of	funds is mandatory. Bank account s	statement is required in cas	e the account holder's na	ame is not mentioned on the	cheq	ue.				

date and if we annale obliged to keep BFL infinediately updated of any change in the information provided by the in this Application Form. If 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 or through separate KYC form or
previosly submitted KYC, all deposit(s) held by me/us with BFL may be disclosed by BFL to any statutory/regulatory authorities as and when required and to provide any
additional document and/or information as may be prescribed by BFL/said authorities in relation to this application. I/we agree that in case of joint fixed deposit with a
survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We
further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered
as per the KYC form submitted separately.

I have read and understood the **BFL WhatsApp Terms and Conditions** available at http://bit.ly/2tf2rHH and I hereby expressly consent to receive Bajaj Finance Limited relationship related important updates on WhatsApp.

ith date:	
Mandatory for second applicant	Mandatory for third applicant
Second Applicant	Third Applicant
2.	
ixed by Applicant(s), Name of nominee should be same d to the applicant/ co applicant in	
	Mandatory for second applicant Second Applicant 2. (xed by Applicant(s), Name of nominee should be same

Customer ID:	'FORM NO. 15G'		
· · · · · · · · · · · · · · · · · · ·	ction 197A(1), 197A(1A) a		
		be made by an individual or a person omes without deduction of tax.	
	PART I		
First Mic		last a ann cit	
1. Name of Assessee (Declarant)			
	, , , ,	claration is being made): 20 20	
5. Residential Status (tick whichever applicable): Indian/Other 6. Compl			
7. Email:			
9(a). Whether assessed to tax under the Income-tax Act, 1961: Yes	No 9(b). If yes, late	est 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 colu	umn 10 to be included		
12. Details of Form No. 15G other than this form filed during the previou			
Total no. of Form No. 15G filed			
13. Details of income for which the declaration is filed			
Sr. no. Identification number of relevant investment/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	
ferred to in column 13 for the previous year ending on 31.03 re argeable to income-tax. Date		Sig	nature of declarant
			(First applicant)
It he filled by the person respectively	PART II	ma referred to in column 11 of Dart II	
Name of the person responsible for paying BAJAJ FINANCE LIMITED	Isible for paying the flict	ome referred to in column 11 of Part I]	
PAN of the person responsible for paying AABCB1518L		Unique Identification No.	
Complete Address: 4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE,	OFF PUNE AHMEDNAGA	R ROAD, VIMAN NAGAR, PUNE - 4110	14
TAN of the person responsible for paying: PNEB00001B Ema	ail ID		
	ount of income paid Gros		
Date on which Declaration is received D D M M Y Y Y Y D	ate on which the income l	has been paid/credited (DD/MM/YYYY)	DMMYYYY
Place			
Date			
			person responsible
elete whichever is not applicable			
er provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh		for paying the income refer	red to in column 10 of Part
er provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh		for paying the income refer	red to in column 10 of Part
per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh ndividual under section 197A(1) and a person (other than a company or a firm) under Enter the name of the declarant Enter the PAN of the declarant		for paying the income refer	red to in column 10 of Part
Enter the PAN of the declarant Tick whichever status is applicable The financial year to which the income pertains.	section 197A(1A).	for paying the income refer	red to in column 10 of Part I
ber provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh ndividual under section 197A(1) and a person (other than a company or a firm) under s Enter the name of the declarant Enter the PAN of the declarant Tick whichever status is applicable The financial year to which the income pertains. Please mention the residential status as per the provisions of section 6 of the Income Enter residential address and contact details	section 197A(1A). e-tax Act, 1961.	for paying the income refer	red to in column 10 of Part I
er provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh ndividual under section 197A(1) and a person (other than a company or a firm) under s Enter the name of the declarant Tick whichever status is applicable The financial year to which the income pertains. Please mention the residential status as per the provisions of section 6 of the Incom Enter residential address and contact details Please mention the amount of estimated total income of the previous year for which Enter income from all sources, including income filled in 10. above	section 197A(1A). e-tax Act, 1961. for any of the assessment year n the declaration is filed includi	for paying the income refer Is to furnish his valid Permanent Account Number out of six assessment years preceding the year ing the amount of income for which this declarati	red to in column 10 of Part I (PAN). Declaration can be furnishe n which the declaration is filed. on is made.
er provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh ndividual under section 197A(1) and a person (other than a company or a firm) under section 197A(1) and a person (other than a company or a firm) under section the PAN of the declarant Enter the PAN of the declarant Tick whichever status is applicable The financial year to which the income pertains. Please mention the residential status as per the provisions of section 6 of the Income Enter residential address and contact details Please mention 'Yee' if assessed to tax under the provisions of Income-tax Act, 1961 Please mention the amount of estimated total income of the previous year for which	section 197A(1A). e-tax Act, 1961. for any of the assessment year n the declaration is filed includi the previous year, mention the	for paying the income refer Is to furnish his valid Permanent Account Number out of six assessment years preceding the year i ng the amount of income for which this declarati total number of such Form No. 15G filed along w	n which the declaration is filed. on is made.

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.

Customer ID:	'FORM NO. 15H'		
, pp. totion i official and a second s	e section 197A(1), 197A(1A) a	-	
Declaration under section sixty years or mo	on 197A(1C) to be made by an ore claiming certain incomes PART I	n individual who is of the age of without deduction of tax.	
1. Name of Assessee (Declarant)	Middle	Last 2. PAN of the Assessee.	
· · · · ·		claration is being made): 20 20	
5. Residential Status (tick whichever applicable): Indian/Other 6. Co	, , , ,		
7. Email:			
9(a). Whether assessed to tax under the Income-tax Act, 1961:			
10. Estimated income for which this declaration is made			
11. Estimated total income of the P.Y. in which income mentioned in			
 Details of Form No. 15H other than this form filed during the pre Total no. of Form No. 15H filed. 			
13. Details of income for which the declaration is filed			'4*2*2*2*0*2*2*2*2*2*2*
Sr. no. Identification number of relevant investment/account, etc	c.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	
rgeable to income-tax.			nature of declarant
ce Date			(First applicant)
[To be filled by the person re	PART II sponsible for paying the inco	ome referred to in column 11 of Part I]	
Name of the person responsible for paying BAJAJ FINANCE LIMITED			
PAN of the person responsible for paying AABCB1518L		Unique Identification No.	
Complete Address: 4TH FLOOR, BAJAJ FINSERV CORPORATE OFF			14
AN of the person responsible for paying: PNEB00001B elephone No. (with STD Code) and Mobile No. 020-30405060	Email ID Amount of income paid Gros		
Date on which Declaration is received \bigcirc	_ '	has been paid/credited (DD/MM/YYYY)	D M M Y Y Y
Place	_		
Date			
			person responsible
		Signature of the for paying the income refer	
elete whichever is not applicable			
er provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1		for paying the income refer	red to in column 10 of Pa
er provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1 dividual under section 197A(1) and a person (other than a company or a firm) us Enter the name of the declarant		for paying the income refer	red to in column 10 of Pa
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Enter the PAN of the declarant Tick whichever status is applicable The financial year to which the income pertains. Please mention the residential status as per the provisions of section 6 of the I Enter residential address and contact details Please mention 'Yes' if assessed to tax under the provisions of Income-tax Act, Please mention the amount of estimated total income of the previous year for	nder section 197A(1A). ncome-tax Act, 1961. 1961 for any of the assessment year which the declaration is filed includi uring the previous year, mention the	for paying the income refer Is to furnish his valid Permanent Account Number out of six assessment years preceding the year in ng the amount of income for which this declarat total number of such Form No. 15H filed along w	red to in column 10 of Pa (PAN). Declaration can be fun n which the declaration is file on is made.

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.

Annualised rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. July 04, 2020)

Topos in months	Minimum	Cumulative	Non-Cumulative				
Tenor in months	deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	
12 - 23		6.90%	6.69%	6.73%	6.79%	6.90%]
24 - 35	25,000	7.00%	6.79%	6.82%	6.88%	7.00%]
36 - 60		7.10%	6.88%	6.92%	6.98%	7.10%]

Inde Dr. (

Dr N

a)Minimum deposit size is as specified above

- NA b)(I) Individual depositor or primary depositor, falling under special category of Shri Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of upto 0.25% p.a. on per Deposit amount of up to T (five) crore;
- (ii) Individual depositor applying for deposit through online mode (where entire journey is concluded through online mode) will be eligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;
- Depositor will be eligible for only one of the special category benefits mentioned above in point no.(b)(I) to (ii).
- c) Depositor(s) (individual depositors only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate will be over and above the applicable rate of interest/card rate. In case of online renewal, only renewal benefit will be applicable.
- 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. e)The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RIGS or account payee cheque (in case of rejection of transfer by NEFT/RIGS) to the bank account of the depositor mentioned in the deposit application form
- f) The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms δ 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 δ void post it is maturity date. its maturity date.
- g)In case where the depositor(s) has opted for renewal of deposit through FD application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial

advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period. Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

A. Name of the Company: BAJAJ FINANCE LTD.

- B. Date of Incorporation: 25th March, 1987
- C. Profits/Dividends:

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

			(₹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

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

E. Names, addresses and occupations of Directors:

E. Names, addres	ses and occupations of Directors:	Equity Equity share capital	
NAME	ADDRESS	OCCUPATION	Other equity
Shri Rahul Bajaj	Bajaj Vihar Colony, Mumbai-Pune Road,	Industrialist	Total assets
(Chairman)	Akurdi, Pune 411 035.		Total liabilities and equity
Shri Sanjiv Bajaj	Bajaj Vihar Colony, Mumbai-Pune Road,	Industrialist	,
(Vice Chairman)	Akurdi, Pune 411 035.	Consist	Contingent Liabilities (Standalone)
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service	
Shri Madhur Baiai	Bungalow No. 3, Bajaj Vihar Colony,	Industrialist	Particulars
(Non-Executive	Mumbai-Pune Road. Akurdi.	moustrialist	
Director)	Pune 411 035.		Disputed claims against the Company not
Shri Rajiv Bajaj	34/35, Yog Koregaon Park, Lane No. 2, Pune	Industrialist	acknowledged as debts
(Non-Executive	411 001.		VAT matters under appeal
Director)	0.114 × 0.14		
Shri Dipak Poddar	Brij Kutir, Rungta Lane, 17th floor, Off	Industrialist	ESI matters under appeal
(Non-Executive and	Nepean Sea Road, Mumbai 400 026.		Service tax matters under appeal
Independent Director)			On internet subside
Shri Ranjan Sanghi	Flat No. 21, Mistry Court, 4th Floor, Dinshaw	Business	- On interest subsidy
(Non-Executive and	Vachha Rd; Mumbai 400 020.		

0.88%	0.9Z%	0.98%	7.10%
ME	ADDRESS		OCCUPATION
D J Balaji Rao n-Executive and ependent Director)	D-103 Adarsh Residen 2nd Main, 8th Block, J 560 082		Profession
Omkar Goswami n-Executive and ependent Director)	E-121, Masjid Moth, Fir Kailash 3, New Delhi -		Economi
Sita Piramal n-Executive and ependent Director)	Piramal House, 6th Flo Road, Worli, Mumbai 4		Busine
laushad Forbes n-Executive and ependent Director)	74 Koregaon Park,Pun	e - 411 001	Busine
Anami Narayan	62 Sagar Tarang, Worli Mumbai 400 030.	Sea Face,	Social Entrepreneu Retired Civil Servar

the two latest audited balance sheets:		(₹in Crore)
	As at 31 March 2019	As at 31 March 2018
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.3
Bank balances other than (a) above Receivables	1.69	1.4
Trade receivables	805.38	585.2
Other receivables	86.59	53.6
Loans	95,181.26	75,532.8
investments	10,370.41	3,653.4
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	762.9
Property, plant and equipment	495.84	343.8
Intangible assets	158.49	120.7
Other non-financial assets	54.54	54.7
Total non-financial assets	1,517.50	1,306.63
Total assets	1,08,499.87	81,615.43
L iabilities F inancial liabilities Payables		
Trade payables		
Total outstanding dues of micro enterprises and small enterprises	0.44	0.4
-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	169.9
Debt securities	39,048.97	31,528.9
Borrowings (other than debt securities)	29,970.67	20,169.3
Deposits	13,193.01	7,792.8
Subordinated debts	4,139.07	4,138.1
Other financial liabilities	1,411.81	1,249.3
fotal financial liabilities	88,529.86	65,487.9
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.8
Provisions	68.88	61.7
Other non-financial liabilities	315.13	223.6

- On penal interest/ charges - On others	245.19 5.45	- 3.11
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the Income tax department	0.24	32.98
The Company has adopted Indian Accounting Stan	dards ('Ind AS') notified	under Section

As at 31 March 2019

As at 31 March 2018

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 from 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

G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions 2016 : ₹28,116.47 Crore

b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,193.01 Crore

b) The dayle give to be considered and 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 ₹6159.5 core) (Baja) Allianz General Insurance Company . ₹11.77 Cr, Baja) Allianz Life Insurance Company (Life, Casa) Educational Life, Baja) Housing Finance Life. ₹2.25 Cr, Jamnala Sons Pvt. Life ₹019 Cr and Mukand Life. ₹42.63 Cr).

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

J. The Company declares as under:

Particulars

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 are disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the company.

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

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

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
- (b) Arter 5 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

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

1. Business carried on by the Company and its branches

xranches or units if any:
E Business carried on by the Company and its branches:
Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmeddaad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravali, Amnely, Ammitsar, Anand, Anantyue, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bharouga, Bhaita, Bhiwana, Bhaubaneshwar, Rishu, Bhadars, Biayang, Bhaita, Bhiwanar, Chikhi, Chalingaon, Chandigart, Hassan, Haver, Bhalu, Bhawan, Bhabad, Bhanga, Bhabad, Bhamaga, Bhaita, Bhiwanga, Chitaranja, Chopda, Cochin, Coimbatee, Cutdake, Dubinu, Chitardarga, Chitaranjan, Chopda, Cochin, Coimbatere, Cutdakera, Cutate, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhabad, Dharapuram, Dharvad, Dhule, Dindigul, Duragapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gutberga, Guna, Guntur, Gwailor, Haldia, Haldi, Hassan, Haver, Himamaga, Tunney, Jamanu, Jamanga, Jamner, Jamahad, Pinagalor, Magrau, Kalathal, Kakinak, Kalihak, Ka

As at 31 March 2018		branch or by directly clickir siness carried on by the sub	ng https://www.bajajfinserv.in/br sidiaries of the Company:	anch-locator
31.27	Sr. No.	Name of subsidiary	Address of registered office	Activity
2.39 5.14	1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
1,243.80	2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 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

406.38

19,448.26

19,563.63

1,08,499.87

31 March 2019

28.04

4 39

5.14

1.340.49

310.25

15,702.18

15,817.21

81,615.43

Total non-financial liabilities

Equity

By order of the Board of Directo for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158

19 June 2020 HOW TO INVEST

Pune

The amount should be deposited only by cheque or debit card made payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 00070350066738' 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 BH or be submitted at any of the BK branches. For NET/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no: 00070350006738' and crossed 'Account Payee only'. The cheques should be sent to the Distributors of the Fixed Deposit Schemes of BH or be submitted at any of the BK branches. For NET/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no: 00070350006738' Account type: current account, Bank Name: HDF deposit or any of una filiated payable handharkar Road, Pune-Attiona. Applications can also be made online byvisiting www.bajajifinser.uh/fixed deposit or any of una filiated payable handharkar Road, Pune-Attiona. Applications can also be made online byvisiting www.bajajifinser.uh/fixed deposit or any of una filiated payable handharkar Road, Pune-Attiona. Applications can also be made online byvisiting www.bajajifinser.uh/fixed deposit or any of una filiated payable handharkar Road, Pune-Attiona. Applications can also be made online byvisiting www.bajajifinser.uh/fixed deposit or any of una filiated payable handharkar Road, Pune-Attiona. Applications can also be made online byvisiting www.bajajifinser.uh/fixed deposit or any of una filiated payable handharkar Road, Pune-Attiona deposition and the set of For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinserv.in or call us on 020 71505108

ACCEPTANCE OF DEPOSITS:

- Accer name or Derosins: Bajaj Finance imitted (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 applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, read and write in English language; (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
 (iii) The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/constituted in India and carrying business in India are eligible for placing Deposit with BFL.
 (iv) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in eligiton to such denosits.
- by the Company in relation to such deposits. posits shall not be accepted in cash
- (v)) The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such
- (v) The application agrees to submit an occurrents and minimation as may be required by the Company metaloin to the Deposit, in such form and manner as may be prescribed by the Company.
 (viii) The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the said amount will be refunded as is within 30 (thirty) 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 subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company.
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application (iii) All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to guardian, if the FD is opened in minor's name.

FIXED DEPOSIT RECEIPTS

- Fixed Deposit Recter is fixed Deposit Recter
- (iii) 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. (iv) In the event of loss or destruction or multilation of an FDR (for any reason) and upon request received by BFL, FDR will be re-issued by
- BT in level of iss of destruction of induction of air DW (to air reason) and upon request received up of 1, to win be re-oscied BFL in lieu of lost FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against wh the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be bo by the depositor(s).

INTEREST:

- Individual applicants or primary applicants falling under special category of Senior citizens (i.e. persons more than 60 years of age, (I) subject to provision of proof of age) will be eliqible for additional interest at the rate of 0.25% p.a. on Deposit amount of up to ₹ 5 (five)
- (II) Individual depositor applying for deposit through online mode (where entire journey is concluded through online mode) will be
- (II) Individual depositor applying for deposit through online mode (where entire journey is concluded through online mode) will be eligible for additional interest at the rate of upto 1.0% p. a. on Deposit amount of upto 75 (five) crore; The applicant will be eligible for only one of the above-mentioned benefits per deposit transaction
 (III) Depositor (s) (individual depositor only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to 75 crore. Additional rate of interest will be over and above the applicable rate of interest for bild keposits for more than 75 crore per deposit may 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.
 (iv) Interest possit will be calculated from the date of receipt of the funds by the Company in relation to the Deposit. The dates for interest are of approximative Deposits.
- - In case of non-cumulative Deposits a.
- In case of non-cumulative Deposits: 1. Monthly interest payments: Last date of month 2. Quarterly interest payments: 31st March and 30th September and 31st December 3. Half yearly interest payments: 31st March and 30th September 4. Annual interest payments: 31st March and 30th September In 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 interest normed date. nterest payment date
- (v) Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor 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 popion to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency scheme.
- science. (vi) The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection (vii) Customer may be offered an additional interest rate on a case to case basis (within the scope of Regulatory guidelines) at the
- discretion of BFL management. (viii) For funds received by BFL on or after 07 Dec 2019, new rates will be applicable. In cases where applications are received by BFL before OT Dec 2019, while corresponding funds are received by BFL on or after 07 Dec 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:
- NOMINATION:
 NOMINATION:
 Nominitation facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled form DA 1's approximation form or applicant will be required to submit a duly filled form DA 1's as prescribed by Reserve Bank of India. The "form DA 1' is available in the branches of the company website at https://www.bajafinserv.in/fixedagreements-termsand-conditions ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/fapplicant(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 promination form of form 0 and 1's point of the Company.
- omination (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

- 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 initimated by the deposit holder(5) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application. The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NET/RTGS and cheque (in case of rejection of transfer by NET/RTGS), to the bank account of the depositor mentioned in the Application. (ii)
- rejection of death of the sole depositor and/or all the joint depositor mentioned in the Application. (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), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the

Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the egal heirs.

- (iv) The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) (iv) The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BF atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal 6 Deposits that be accepted post the above-mentioned period. Request for renewal 6 Deposits that be accepted post the above-mentioned period. Request for renewal 6 the submitted the accepted post the above-mentioned period. Request for renewal 6 the submitted the accepted post the above-mentioned period. Request for any not be required at the time of renewal of deposits as it stands null s void post its maturity date.
 (v) In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor bas opted for renewal of deposit as its reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the formationary to the independent financial advisors or reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company vectors that business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company vectors that Deposit. The written request can be advisored by the company vectors that business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company vectors that business days before maturity date of the Deposit. The written request can be advisored by Deposited by Deposi
- the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

PREMATURE WITHDRAWAL:

- 7. PREMATURE WITHORAWAL:
 (1) Premature withdrawal is permitted for either one or more deposit provided the FD has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit.
 (10) A request form for premature withdrawal will have to be given by depositor(s).
 (11) 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) Up to 3 (there) months from date of Deposit: Withdrawal of the Deposit premature with 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/ [egal heir(s) of the devensite/ formogene denositor/forminge (lengt heir(s) or the devensite of surviving denositor of the upon the remeted of surviving denositor of curviving denositor forminge (lengt heir(s) or the devensite of curviving denositor forminge (lengt heir(s) or the denosite of surviving denositor for upons). 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, yon the request of surviving depositor(s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.
 (b) After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.
 (c) After 6 (six) months but before the date of maturity of the Deposit: Interest shall be availed at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.
 (d) Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the deposito, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

LOAN AGAINST PUBLIC DEPOSIT:

Loan against the public deposit' facility may be provided to depositors against the Deposit(s) placed with the Company, subject to 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 exceed 75%

OTHER TERMS

- DTHER TERMS Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/form as prescribed under the Income Tax Act, 1961 (refer to Form 156/H enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interest paid to payable during the financial year exceeds \$ 5,000/-(Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh form 156/H for every recorrectione how they include of paid and the pay of the interest paid to finance the company with a fresh form 156/H for every issessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFI will not be responsible for the same. Applicant 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) for non senior citizens, interest paid of payable during the financial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non scinor citizens, ₹ 3,00,000 (Rupees three lacs only) for soinor citizens, 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. Form 15G/H submitted vide this application will be applicable for all the deposition and thave to submit separate Form 15G/H. In the evaluation of the queue will be extent guidelines as a meaned from time do time will be described by the sonarcial year. For each financial year, Applicant will have to submit separate Form 15G/H. In the evaluation of the queue will be set back to applicants' address mentioned on the Application within 15 (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant. In the event of death of any of the joint depositions, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank count where in therest 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 decosito along with appropriate instruction, to the company util the survival the survival deposit holders.
- (ii)
- (iii)
- (iv)
- submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, sissued jointly by all the surviving deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission. Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s). The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.
- (vi)
- maturity. The accompanying advertisement inviting fixed deposits forms part of the Deposit Application form
- (viii)
- (ix)
- The accompanying advertisement inviting tixed deposits forms part of the Deposit Application form. Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune. By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies²/its affiliates to send the Applicant 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 this Application. Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

(x)

10. HOW TO APPLY

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the (I) Application
- The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by (ii)
- The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd Fixed Deposit Account Number 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side of the cheque. In case of investment through cheque, application form alongwith the heque and required documents may be submitted with any of Company's branch or authorised distributors. In case of investment through direct credit to the BFL investment tarount, 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. Applications can also be made online by visiting www.bajafinserv.in/fixed-deposit or any of our affiliated partner websites. For any investment queries or information about our affiliated partner websites, write to us at fd@bajajinserv.in Introduction of all the applicant is compulsory. Such introduction may 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;
- (iv)
 - RFI records
 - bor recruises of the second second

IMPORTANT INFORMATION

- approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, (I) Mumbai, Maharashtra 400001.
- (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 Foru relief

Provisional Rec									Applicati	on Numb	er	
Name of Applicant	t											
Cheque (Ch	eque no)							
Amount (insert to	tal amoun	t in case of	multi deposit)	INR								
Bank name					Branch					Account ty	/pe	
Bank account num	nber					FSC			Tra	ansaction d	late	
Reference No. (Ap	plicable fo	or deposit a	mount electron	ically trans	sferred through	n Net ban	king)					
Deposit details:	Tenor	1)	Months	2)	Months	3)	Months	4)	Months	5)	Month	S
	ROI	1)	%	2)	0/	3)	%	4)	%	5)	0/	
Write to us at wed												For BAJAJ FINANCE LTD

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

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:

 - One recent Photograph
 PAN or Form 60 if PAN is not allotted
 Certified Copy * of one of the Officially Valid Documents (OVDs) listed below:

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
Ι	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 details 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-paid 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
submit	a client submits Deemed to be OVD (DOVD) towards Current Address, client mus an OVD mentioned in (A)(3) , updated with Current Address, within three months o sion of the DOVD.

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