# DEPOSIT APPLICATION FORM (Resident Individual) BAJAJ FINANCE LIMITED

112234



											LRV
Date D D	M M Y Y	Y Y Code		Sub Code	9	Sourcing Channel:		SFDC Ref. No.		Application Form No.	
o be filled b	y Bajaj Finan	ce Ltd employee	or authorise	ed distributor		enomie.		Nei: 110.			
Annual rate	of interes	t valid for dep	osits from	Rs.25.000 ı	up to Rs.5 cr	ore (w.e.f 01	December 20	21)			
	sting Deposi			,	•	e per annum)		,	Fo	r <b>senior Citiz</b>	en Deposits
Tenor		Int	erest payout			Topor		Int	terest payout		
in months	Cumulativ			mulative	A = = 1 - 1   1   1   1   1   1   1   1   1	Tenor in months	Cumulative	Mandhli		mulative	Assually
12-23	At Maturity 5.65%	y Monthly 5.51%	5.53%	Half Yearly 5.57%	Annually 5.65%	12-23	At Maturity 5.90%	Monthly 5.75%	5.77%	Half Yearly 5.82%	Annually 5.90%
24-35	6.40%	6.22%	6.25%	6.30%	6.40%	24-35	6.65%	6.46%	6.49%	6.54%	6.65%
36-60	6.80%	6.60%	6.63%	6.69%	6.80%	36-60	7.05%	6.83%	6.87%	6.93%	7.05%
/···			111			\					ı
we apply to	or tresh (	or 🗌 renewal (	old deposit	ID		_) of deposit					
Mode of	Payment (No	ot applicable fo	r renewal ap	oplication)							
RTG		eneficiary Name				Note: Cancel	led cheque mar	ndatory for o	nline transfei	of funds	
		SC: <b>INDB00000</b> ank A/c No.: <b>ZB</b>				Cheque/UTR	No				
		ank Aye No.: <b>26</b> / ank Name: <b>Ind</b> t				Cheque/Tran	saction date	D D M M	YYY	Υ	
Che	A	ssount navon sh	agua favoria			Bank Accoun	it No.				
CHE		ccount payee ch Bajaj Finance Li			,,,,,	IFSC					
	(1)	Name of 1st hold	ler shall app	ear on the		Bank Name					
	cl	neque. Else banl	statement	required)"		Branch					
#Numerica	l account numb	ber replaced with I	ndusInd Bank	exclusive collec	ction code - "ZBA	JAJFD".					
<u>Interest a</u>	nd redemptio	on payment inst	ruction [Banl	k account in r	my/our name]						
☐ Pay in	the investm	nent account m	entioned ab	ove OR							
☐ Pay in	different ba	ank account as i	mentioned b	elow (cance	lled cheque co	py is mandato	огу)				
Bank Acco	ount No.					IFSC					
Bank Nam	ne					Branch _					
Deposit (	Notails										
рерози	Deposit An	nount		Deposit Amo	unt	Do	posit period			Tenor	
	(in figur		'	(in words)			(Months)			(in words)	
<u> </u>		,00,000					□ 36 □ 48				
2,00,	_	3,00,000				☐ 60 (Recon					
5,00,						□ □ oth	er tenor	-			
☐ Othe	1	Interest Pay	ut Instruction	ND.			le.	nstruction or	maturity		
□ At ∞	aturity along	gwith principal	יטנ ווואנוטננוט	/II		Danow Dri	ncipal + Interes				
(Reco	ommended f	for maximum sa	vings)			Renew Pri		si (reconnine	iided)		
		lf-yearly 🗌 Qu		Monthly			turity (default i	f not selecte	ed)		
Deposit n	ayable to:	First Holder	Anv	one or Surviv	Or	1					
		be treated as de				or in case no or	otion chosen.				
				0. 311	2FP60.II	1230 110 0					

## After filling this form, what next?

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

First Applicant Details (mandatory)	
New Customer (please fill in the KYC form given in page 6) Existing Customer (Customer ID)	Or Deposit ID
If you are an existing BFL customer, your customer ID can be found on	Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login.
The case of existing costomer, it there is a change in any live information	
CKYCR No./ KIN (non-mandatory)  Name	4
Guardian's Name	ant's/Guardian's Mobile No.
(if applicant is minor)  Applicant's Date of birth	ant's/Guardian's Mobile No.
PAN/Form 60 (in absence of allotment of PAN)	Applicant's/Guardian's Email ID
TDS waiver Yes. I am attaching applicable form 15 G/H	
Note: you can also update forms 15 G/H later through our custom	omer service portal Experia. Refer clause 9 (i), (ii) and (iii) in T&C.
	ctor or Promoter of BFL Employee Senior Citizen (60 years or above)
Shareholder (DP/Client ID	
Second Applicant Details	
New Customer (please fill in the KYC form given in page 6)  Existing Customer (Customer ID)	Or Deposit ID
	Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login.
In case of existing customer, if there is a change in any KYC informatio	n, please ask for a separate KYC Form from your Bajaj Finance representative/authorised partner.
CKYCR No./ KIN (non-mandatory)  Name	If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer
Guardian's Name	M I D D L E L A S T
(if applicant is minor)  Applicant's Date of birth	ant's/Guardian's Mobile No.
PAN/Form 60 (in absence of allotment of PAN) (mandatory)	Applicant's/Guardian's Email ID
	ctor or Promoter of BFL Employee Senior Citizen (60 years or above)
Shareholder (DP/Client ID	)
Nomination to Deposit: Form DA 1: u/s 45 QB of RBI Act 1934	(Highly recommended to nominate)
Should you need time to make up your mind, you can nominate later	,
☐ I/We above named depositors do not wish to nominate	
	records, nominate the following person to whom in the event of my/our/minor's death the Limited
1. "Name & Address of the Nominee	
	Relationship with depositor
Please enter Date of Birth of the Nominee in DD/MM/YYYY	Mobile number of nominee
Email ID of Nominee	
2. *As the Nominee is minor on this date, I/We appoint (Guard	
to receive amount of the said denosit on hebalf of the nor	ninee in event of my/our/minor's death during the minority of the nominee
Did you know: Once nominee becomes major, the guardi	<u> </u>
Signature/thumb impression of all applicants with date:	· · · · · · · · · · · · · · · · · · ·
Mandatory for first applicant/guardian	Mandatory for second applicant/guardian
In case of thumb impression, 2 witnesses name and signature at	re required. Name of nominee should be same as that appearing on valid ID Proof of the nominee.
Witness 1	Witness 2
	~
The contents of the application form were explained	
The contents of the application form were explained to the applicant/ co applicant inlanguage.	signature and employee code of sourcing employee
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to the applicant/ co applicant in language.	signature and employee code of sourcing employee
to the applicant/ co applicant in language.  %<  T  Provisional Receipt (Please see overleaf)	signature and employee code of sourcing employee
to the applicant/ co applicant in	signature and employee code of sourcing employee  Thank you for trusting us  Application Number
to the applicant/ co applicant in	signature and employee code of sourcing employee  Thank you for trusting us  Application Number  Months ROI%
to the applicant/ co applicant in	signature and employee code of sourcing employee  Chank you for trusting us  Application Number  M   D D L E   L A S T    Months ROI%  Account type
to the applicant/ co applicant in	signature and employee code of sourcing employee  Chank you for trusting us  Application Number  Months ROI

Write to us at **wecare@bajajfinserv.in** or call our IVR on **8698 01 01 0**°

 $<sup>^*</sup>$ This Provisional Receipt is valid only till the issuance / rejection of the Fixed Deposit Receipt

## **Applicants' Consent and Confirmation**

Applications Consent and Continuation.

(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 or through separated for the Incurpose of the Incurpose has Art. 1961, as may be applicable. I/We agree that any and all information provided by me/us in this application or through separated kerk (form or previously submitted KYK form or previously submitted KYK form or previously submitted KYK form or previously submitted the provided any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application. I/we agree that any of user presents a valid discharge of the BFL's blaid in death of one of the depositor, sRt shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/so nequest. I/We further affirm that the payment of proceeds of such

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

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

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





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



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

## ACCEPTANCE OF DEPOSITS:

- 1. ACCEPTANCE OF DEPOSITS:

  (1) 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, 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 guardied of the minor and upon submission of such documents as may be required by the Company.

  (iii) The Company and yose 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 peopsit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.

  (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 complicant 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 without assigning any reason whatsoever. The amount in relation to such rejected Application will earn an intere

- In the imminute amount, period and rate of inteless of the experience are indicated on cover page of the Deposit Application Form.

  JOHN OFFOSITS:

  Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (o) meet the eligibility criteria specified by the Company. Mode of Operation/Amount to be paid upon maturity will be predefined basis no. of joint holders (single holding—first Holder, 2 holders—anyone or survivor).

  All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.

  All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to guardian, if the FD is opened in minor's name.

- If the Fulsiopened in minor's name.

  3. FIXED DEPOSIT RECEIPTS

  (ii) In case of change in KYC documents y status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents y dated estatus to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.

  (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 mutilation of an FDR (for any reason) and upon request received by BFL, FDR will be re-issued by BFL in lieu of lost FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

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- has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in doublication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be bome by the depositor (S.)

  4. INTERES:

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

  (iii) 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:

  1. Monthly interest payments. 31st March, 30th June, 30th September and 31st December

  3. Half yearly interest payments. 31st March, 30th June, 30th September and 31st December

  4. Annual interest payments. 31st March and 30th September

  4. Annual interest payments. 31st March and 30th September

  4. Annual interest payments. 31st March and 30th September

  5. In case of Cumulative Deposits: Date of maturity of the Deposit

  6. In the critical culation methodology

  1. For the purpose of interest calculation, calendaryear is taken to consist of 366 days in a leap year and 365 days in a non-leap year.

  2. E.g. Fol Rs. To lash sho bode on 15-Apr-2020 for Tenor 1 year @10% per annum Interest from 15-Apr-2020 till 31-12-202, will be calculated as: 10 lakhsx10%x26/1366 days = Rs. 28493/
  1. For the purpose of interest calculation methodology

  1. For the purpose of interest calculation deposit on 15-Apr-2020 will be calculated as: 10 lakhsx10%x26/1366 days = Rs. 28493/
  2. E.g. Fol Rs.

- BFL management.

  (vii) For funds received by BFL on or after 01 December 2021, new rates will be applicable.

- NOMINATION:

  Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled "Form DA1" as prescribed by Reserve Bank of India. The "Form DA1" is available in the branches of the Company & Company's website at https://www.bajajifinserv.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/applicant(s). Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA2) and variation of nomination (Form DA3). Where there is no nomination made by the depositor either the Indian Court's order/ Indepositor (Agree will be obtained (as the case may will be the proposition of the position of the position of the proposition of the prop
- 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 intimated by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.

  The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT/RTGS and cheque (in case of rejection of transfer by
- prescribed period ucrote lite data of initiatiny, in egyptient with or trained timoging reprised and under the property. Nest and under the property is the same and account of the 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) no production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s). He case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company, in the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The

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

  The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL 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 of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompand 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 of conditions prevailing on the date of renewal A FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null 8 void post its maturity date.

  In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so a sto 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.

## PREMATURE WITHDRAWAL:

- PREMATURE WITHDRAWAL:

  Premature withdrawal is permitted for either one or more deposit provided the FD has completed more than 3 months from the date of ssuance. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit. A request form for premature withdrawal will have to be given by depositor(s). Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Delease note that premature withdrawal of Deposit (including death cases) 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 depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.

  b) After 3 (six) 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 payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.

  d) Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

  OAN AGAINST PUBLIC DEPOSIT:

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%.

OTHERTERMS
Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/form as prescribed under the Income Tax Act, 1961 (refer to Form 156/H enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds \*5,000/- (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh form 156/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill form 15-6/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds \*2,50,000 (Rupees five housand only) for non senior citizens, \*5,00,000 (Rupees five lazs only) for senior citizens and \*5,00,000 (Rupees five lazs only) for senior citizens and \*5,00,000 (Rupees five lazs only) for senior citizens and \*5,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only) for super senior citizens, \*6,00,000 (Rupees five lazs only)

- guidelines as amended from time to time with to eapplicative. For each financial year, Applicant will have to submit separate Form 156/H.

  ii) TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post 1DS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.

  10 Sis also deducted on unpaid interest accrued at the end of financial year viz. 31st March.

  11 When interest amount is insufficient to recover IDS, the same will be recovered from the principal of the deposit.

  12 In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (fifteen) days.

  13 For all RTO (Neturn 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.

  14 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/for change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the survivinge deposit holder(s), in writing, to carry out such modifications.

  14 For Day and the service of the deposition of the deposit holder of the application and through SMS on the registered mobile number. In case of failure in transmission of such communication, with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder of the proceeds are to be refetted by the Company only

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the
- (ii)
- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application. The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compliant account payee cheque drawn in favour of 'Baja Finance Ltd. A/c 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side of the cheque. In case of investment through cheque, application form alongwith the cheque and required documents may be submitted with any of company's branch or authorised distributors. For investment through NEFI/RTGS, please use the following details: Beneficiary Name: Baja Finance Ltd, Bank acc no. 2BAJAFIO (numerical account number is replaced by CMS Collection code 2BAJAFIO). Account type: current account, Bank Name: Indusind Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK www.bajajfinser.vin/fixed-deposit or any of our affiliated partner websites or apps.

  For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinser.vin or call us on +918688010101
- (iv)
- +918698010101
  Introduction of all the applicants 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;
  (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 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. attached with the Application.

## IMPORTANT INFORMATION

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

## **BAJAJ FINANCE LIMITED**

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

## FIXED DEPOSIT SCHEMES

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

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

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

				•	•			
Towns in according			Non-Cumulative					
Tenor in months	Cumulative	Monthly	Quarterly	Half Yearly	Annual			
12 - 23	5.65%	5.51%	5.53%	5.57%	5.65%			
24 - 35	6.40%	6.22%	6.25%	6.30%	6.40%	1		
36 - 60	6.80%	6.60%	6.63%	6.69%	6.80%	1		

- a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as "Deposit") with BFL, is ₹25000/-
- b) For the locations mentioned in point M(2)below, the minimum amount for opening a Deposit) is ₹5000/-(not eligible for online investment).
- c) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate upto 0.25% p.a. per Deposit for an amount up to ₹5 (five) crore.
- d) Rate of interest for Deposits for an amount more than ₹5 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but
- with interpolarised that rate and will be decided on case of case basis out within the cap on Rate of Interest specified by the Reserve Bank of India. In case of online application for Deposit through BFL online link, the Deposit will be booked upon receipt of the funds by the Company from the customer and hence the Deposit will be booked within 5 days from date of the application. Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (i) the date of application made through BFL portal and associate partner portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date receipt of the funds by BFL where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used; and (iii) the date of realization of amount by BFL, where the payment is made by cheeue pranov ther mode. hegue or any other mode.
- cneque of any other mode.

  If 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 or RIGs or
  account payee cheque (in case of rejection of transfer by NET/RIGS) to the bank
  account of the depositor mentioned in the Deposit application form.
- account of the depositor mentioned in the Deposit application form.

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

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

A. Name of the Company: BAJAJ FINANCE LTD.

## B. Date of Incorporation: 25th March, 1987

## C. Profits/Dividends:

Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertise 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	%
31.03.2019	6,035.30	3,890.34	300
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500

## D. Brief particulars of the management of the Company:

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

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

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

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

		(₹in Crore)
	As at 31 March 2021	As at 31 March 2020
	JI MOICH 2021	31 Maich 2020
ASSETS		
Financial assets		
Cash and cash equivalents	1,383.63	674.53
Bank balances other than cash and cash equivalents	2.13	4.83
Derivative financial instruments	0.00	171.76
Trade receivables	720.10	867.18
Loans	1,13,089.94	1,13,417.08
Investments	20,169.12	20,138.98
Other financial assets	487.33	349.51
Total financial assets	1,35,852.25	1,35,623.87
Non-financial assets		
Current tax assets (net)	155.07	204.57
Deferred tax assets (net)	919.21	847.61
Property, plant and equipment	972.44	1,016.16
Capital work-in-progress	7.07	0.00
Intangible assets under development	43.99	0.00
Intangible assets	254.76	211.98
Other non-financial assets	134.10	99.38
Total non-financial assets	2,486.64	2,379.70
Total assets	1,38,338.89	1,38,003.57

## Financial liabilitie Derivative financial instruments Pavables 137.87 Trade payables -Total outstanding dues of micro enterprises 0.27 and small enterprises Total outstanding dues of creditors other than 676.62

Non-financial liabilities		
Total financial liabilities	101,615.33	105,692.36
Other financial liabilities	743.65	669.90
Subordinated debts	3,898.61	4,141.75
Deposits	25,803.43	21,427.10
Borrowings (other than debt securities)	27,092.09	36,923.32
Debt securities	43,071.71	41,713.77
Other payables -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	191.08	- 179.46
micro enterprises and small enterprises		

FIOVISIONS	130.30	/0.0/
Other non-financial liabilities	475.48	367.03
Total non-financial liabilities	784.82	498.00
Equity		
Equity share capital	120.32	119.99
044	25 040 42	24 (02 22

Total assets	35,938.74	31,813.21	
Total liabilities and equity	1,38,338.89	1,38,003.57	

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

- As at Particulars 31 March 2021 31 March 2020 - On penal interest/ charges - On others 237.25 223.15 Income tax matters Appeals by the Company Appeals by the Income tax department
- G.a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016: ₹49,257.75 Crore
- b) The aggregate of deposits actually held as on 31.03.2021: ₹25,803.43 Crore
- I. The aggregate dues from the facilities, both fund and non-fund based, extended to. I. The aggregate dues from the facilities, both fund and non-tund 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  $\tau \leq 5.25$  Core (Bajaj Housing Finance Ltd.  $- \tau \leq 3.5$  Core, Bajaj Housing Jillianz Life Insurance Company Ltd.  $- \tau \leq 3.1$  C, Bajaj Allianz General Insurance Company Ltd.  $- \tau \leq 3.4$  C, Bajaj Finserv Direct Ltd.  $- \tau \leq 0.25$  C, Bajaj Finserv Direct Ltd.  $- \tau \leq 0.25$  C, Bajaj Finserv Direct Ltd.  $- \tau \leq 0.25$  C, Bajaj Jillianz Ltd.  $- \tau \leq 0.25$
- The Company declares as under:
- 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 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 of to 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 constitutions.
- 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) After 3 months out before 6 months: Interest shall not be payable (2) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.
  M.The Business carried on by the Company and its subsidiaries with details of branches or units if any:

1. Business carried on by the Company and its branches

0.30

636.76

Uranches or umits if any:

1. Business carried on by the Company and its branches:
Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing and business loans, loan against securities and infrastructure financing, The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Baerilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Batinda, Bhavnagar, Bhilal, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chadigarh, Chandrapur, Chennai, Chinidwara, Chikhlir, Chiplun, Chitradurga, Chitaranjan, Chopda, Cochin, Coirmbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Charanjaran, Chapayur, Elrur, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Ladida, Halol, Hassan, Haveri, Himatnagar, Hoshanapada, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jajour, Jalandhar, Jalgaon, Jalpaigur, Jammu, Jammagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kapur, Kapurthala, Karad, Karakiudi, Karnal, Karunagappally, Karur, Kahamgaon, Khandwa, Kharaggur, Kolar, Kohlapur, Walama, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Mochilipatham, Maduria, Mandya, Mangalore, Mapur, Kolaz, Kohlapur, Panipat, Karava, Kalni, Khamgaon, Khandwa, Kharaggun, Kolaz, Kohlapur, Walaka, Pen, Phayawda, Pirpalagon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Raigurunagar, Rajkot, Rajanpur, Pandharpur, Jurandsar, Landar, Satha, Sehore, Shimila, Shirmoga, Siliguri, Sirsa, Solapur, Surai, Suruendranagar, Tenali, Hiruvalla, Turunedberi, Tirupat, Tirupur, Tirchur, Tirchy, Tirvandrum, Turnakuru, Tut

- Locations where minimum deposit size is 75000 (not eligible for online investment)
   Gujarat Bujetha, Kahanva, Khaparwada, Nandarkha, Sunevkalla, Amadpore, Asarma, Darapura, Dungri, Godavadi, Harangam, Kotambi, Sarvani, Vanskui, Balda, Bhathi Karambel, Jitali, Iumra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari, Pathri, Karmal, Handod Chokdi
- b) Maharashtra Baragaon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthane, Odha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur, Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Vadjai, Indawe, Vinchur, Devbhane, Deur Budruk, Pandhurli

<ol><li>Business carried on by the subsidiaries of the Company:</li></ol>				
Sr. No.	Name of subsidiary	Address of registered office	Activity	
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business	
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant	

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

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director

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

		vernacular Declaration Form			
English		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 മനസ്സിലായി 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 વાંયી 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 ଦରଖାୱ/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର 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.			
<b>▲</b> C:	A circular of Final And Final Countries A circular of Countries II and Cou				

Signature of First Applicant/Guardian

Signature of Second Applicant/Guardian

## **KYC DOCUMENTATION FOR OPENING ACCOUNT**

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

- (A) KYC Documents for an Account of INDIVIDUAL, and for BENEFICIAL OWNER / AUTHORIZED SIGNATORY/ POWER OF ATTORNEY HOLDER:
  - (1) One recent **Photograph.**
  - (2) **PAN** or Form 60 if PAN is not allotted.
  - (3) Certified Copy \* of one of the Officially Valid Documents (OVDs): Valid Passport, Valid Driving License, Voter's Identity Card issued by Election Commission of India, Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar Card), Job Card issued by NREGA duly signed by an officer of the State Government.

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

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

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

## Know Your Customer (KYC) and FATCA/CRS Form - Each applicant to fill this form \*For an existing customer, the information and documents furnished herein will supersede the information and documents submitted earlier. Type of applicant First Second **Applicant Details** Ms. **Gender** Male Female Name of applicant Recent Coloured Father/Mother/Spouse Name Photograph **Current Addesss** Please do not staple if permanent address is same as current address) State Landline (STD Code) Mobile (mandatory) Email ID ☐ Up to Rs. 15 Lakhs ☐ Rs. 15 Lakhs − Rs.50 Lakhs ☐ above Rs.50 Lakhs Marital Status Married Unmarried Others **Occupation** ☐ Self-employed/Business ☐ Private sector Job ☐ Public Sector Job ☐ Retired ☐ Professional Govt. Job ☐ Housewife ☐ Student Others Qualification ☐ Undergraduate ☐ Graduate ☐ Post-Graduate ☐ Others Politically Exposed Person(PEP) Relative of PEP **FATCA/CRS** declaration Are you a Citizen or national of any country outside India? Yes \( \subseteq \ No \subseteq \ If Yes then provide country Are you a Tax resident of any country outside India? Yes No No If Yes, please provide country and Tax identification No (TIN) or functional equivalent **Country of Birth** City of Birth **Officially Valid Document** Deemed to be OVDs\*\* Proof of Identity (PoI) Proof of Address (PoA) Pol/ PoA No. **Expiry Date Documents** Utility bill (not more than two \*\*\*\*\*\*\* \*\*\*\*\*\*\* ☐ Aadhaar\* Aadhaar\* months old) Property/Municipal tax receipt ☐ Valid Passport Valid Passport D M M Pension or Family Pension ☐ Valid Driving Licence Valid Driving Licence M Payment Orders (PPOs) Letter of allotment of Voter ID Card ☐ Voter ID Card accommodation from Letter issued by employer issued by SG/CG, ■ NREGA Job Card Statutory/Regulatory bodies National Population \*Aadhaar No. must be PSU, SCB, FIs & Listed Co. and Register LL agreement with such blackened/redacted before ■ NREGA Job Card employers allotting official submission to BFL accommodation Customer shall submit OVD updated with current address within a period of **three months** of submitting deemed OVDs **Applicant Consent/ Confirmation** · Thereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I am obliged to keep BFL immediately updated of any change in the information provided by me herein. In Applicant's Signature/Thumb Impression case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be solely held liable for In case of thumb impression above: To the best of my knowledge, I confirm that this application is not in contravention of any Act, Rules, Regulations or any statute of legislation or Name & Signature Witness 1 any notifications/directions issued by any Govt. or Statutory authority from time to time I consent for sharing my information including KYC details with Central KYC Records Registry (CKYCR) namely Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) and Credit Information Companies (CICs). Further to that I consent to receive information Name & Signature Witness 2 from CKYCR through SMS/ E-mail on the above registered number/ e-mail address. I certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the

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

 $Income\ Tax\ Rules, 1962.\ Iundertake\ to\ inform\ BFL\ timely\ and\ in\ writing,\ any\ change\ in\ status\ of\ my\ citizenship,\ nationality\ or\ tax\ residence.$ 

BFL Employee | Fmployee ID and sign