## FIXED DEPOSIT APPLICATION FORM for Non-Resident Individuals (NRIs), Persons of Indian Origin (PIO) and Overseas Citizen of India (OCI)

## **BAJAJ FINANCE LIMITED**

FAAA/Stable Rating by CRISIL | MAAA Stable- Rating by ICRA Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 12 May 2021)

from NRO (Non Resident Ordinary) account only

For	new	custo	mers:	

Tenor	Minimum	Cumulative		Non Cur	nulative		
in months	deposit (in ₹)	Cumulative	Monthy	Quarterly	Half Yearly	Annual	
12-23		5.65%	5.51%	5.53%	5.57%	5.65%	
24-35	25,000	6.10%	5.94%	5.97%	6.01%	6.10%	
36		6.50%	6.31%	6.35%	6.40%	6.50%	

## For senior citizens:

Tenor	Minimum	Cumulative		Non Cur	nulative	
in months	deposit (in ₹)	Cullulative	Monthy	Quarterly	Half Yearly	Annual
12-23		5.90%	5.75%	5.77%	5.82%	5.90%
24-35	25,000	6.35%	6.17%	6.20%	6.25%	6.35%
36		6.75%	6.55%	6.59%	6.64%	6.75%

Date:	DDMMYYYY
Application Form No.:	37303231
Sourcing Channel: Broker Code:	
Sub Broker Code:	
Scheme Code:	

Rates for above Rs. 5 crore 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 RBI Renewal rate benefit of 0.10% over and above the published card rate

PLEASE FILL IN BLOCK LETTERS AND TICK WHERE REQUIRED 🖂

## Investment details

OR

1. No. of Depositors 1 2 3

2. Deposit payable to 🛛 🗍 First Holder or Survivor (First Holder in case of deposit in single name) 🗌 Either or Survivor

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

Multiple deposit^

No. of FDs	Deposit Amt (Rs.) per FD	Deposit Amt (in words) per FD	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for non-cumulative option)	Maturity Instruction	Scheme (to be filled in by BFL representative)
Α	В	С	D=A X B	E	F	G	Н	1
					Cumulative Or		Renew principal+	
					Non- cumulative	Monthly Half yearly	Renew only principal Payout	
					Cumulative		Renew principal+	
					Non- cumulative	Monthly Half yearly	Renew only principal Payout	
					Cumulative Or		Renew principal+	
					Non- cumulative	Monthly     Half yearly       Quarterly     Annually	Renew only principal Payout	
					Cumulative Or		Renew principal+ interest	
					Non- cumulative	Monthly Half yearly Quarterly Annually	Renew only principal Payout	
					Cumulative Or		Renew principal+	
					Non- cumulative	Monthly Half yearly Quarterly Annually	Renew only principal Payout	
Max 5								



Special Category	
Refer point No.4 in Terms and Conditions for details	
No additional benefits         Relative of Director^         Director or Promoter of BFL         Shareholder (Folio No.	)
Special category         Senior Citizen	
^In case of any amount received from a relative of director of the Bajaj Finance Ltd, declaration to be submitted, in this regard.	
First Applicant Details (mandatory)	
First Applicant's Name Mr. Ms. Mrs. M/s	
First Middle Last	A.(()
If applicant is minor, name of guardian Mr. Ms. Mrs.	Affix a recent photograph
Relationship with guardian Address of guardian	(DO NOT STAPLE)
PAN of guardian (mandatory)	
Please tick ( $\checkmark$ ) If the following is additionally applicable to you: Politically Exposed Person (PEP) $\square$ Relative of PEP $\square$	
Nationality Date of Expiry Passport Number Place	e of issue
Type of Visa : Single entry       Multiple Entry       Residence permit       Work permit       Others	
Visa/Work permit no Issue date Va	lid upto
Gender KYC No./KIN No PAN/Form 60 (in absence of PAN) (mandatory)	
Date of Birth D D M M Y Y Y Y Marital Status Married Others	
Address (As per passport):	
City/Town/Village PIN/Zip code State/UT/Province	/
Address (Overseas):	
City/Town/Village PIN/Zip code	1
Local Address for Correspondence	
City/Town/Village PIN/Zip code	Country
Email ID	Mobile Number
is mandatory) Occupation Type: Business/Self-Employed Professional Retired Housewife	2
Student Service-Govt sector Service-Private sector Others	
Annual income: Upto Rs.15 lakhs Rs.15-50 lakhs Rs.50 lakhs+	
Source of Funds: Rent/Dividend/Interest income Sale of immovable property Any refund of earnest money	
Proceeds from sale of shares Gift received Loan repayment from close relative Others	
Educational Qualification: Undergraduate Graduate Post graduate Doctorate Others	
Father's*/Spouse's/Mother's name Mr. Ms. Mrs.	Last
riist midule	Lasi

 $\ensuremath{^*\text{Father}}\xspace^{\ensuremath{\text{S}}\xspace}$  Name is mandatory in case PAN is not submitted

Joint Applicant Details	
Joint Applicant's Name Mr. Ms. Mrs. M/s	
If applicant is minor, name of guardian Mr. Mrs. Mrs.	Affix a recent
Relationship with guardian Address of guardian	photograph (DO NOT STAPLE)
PAN of guardian (mandatory)	
Please tick ( $\checkmark$ ) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP	
Nationality Date of Expiry Place o	f issue
Type of Visa : Single entry     Multiple Entry     Residence permit     Work permit     Others	
Visa/Work permit no Issue date Valid Gender FO CKYC No./KIN No	
Gender       M F O       CKYC No./KIN No.       PAN/Form 60 (in absence of PAN) (mandatory)         Date of Birth       D       M M Y Y Y Y       Marital Status       Married       Unmarried       Others	
Address (As per passport):	
City/Town/Village PIN/Zip code	
Address (Overseas):	
City/Town/Village PIN/Zip code State/UT/Province	,
Local Address for Correspondence	
Email ID	·
is mandatory)	Mobile Number
Occupation Type:     Business/Self-Employed     Professional     Retired     Housewife       Student     Service-Govt sector     Service-Private sector     Others	
Annual income: Upto Rs.15 lakhs Rs.15-50 lakhs Rs.50 lakhs+	
Source of Funds: Rent/Dividend/Interest income Sale of immovable property Any refund of earnest money	
Educational Qualification: Undergraduate Graduate Post graduate Others	
Father's*/Spouse's/Mother's name Mr. Ms. Mrs.	
First Middle	Last
Joint Applicant Details	
Joint Applicant's Name Mr. Ms. Mrs. M/s	
	Affix a recent
Joint Applicant's Name Mr. Ms. Mrs. M/s	Affix a recent photograph (DO NOT STAPLE)
Joint Applicant's Name Mr. Ms. Mrs. M/s	photograph
Joint Applicant's Name Mr. Ms. Mrs. M/s	photograph
Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last If applicant is minor, name of guardian Mr. Ms. Mrs Relationship with guardian	photograph
Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last If applicant is minor, name of guardian Mr. Ms. Mrs Relationship with guardian	photograph (DO NOT STAPLE) f issue
Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last If applicant is minor, name of guardian Mr. Ms. Mrs Relationship with guardian Address of guardian Address of guardian Address of guardian Mt. Ms. Mrs PAN of guardian (mandatory) Address of guardian PAN of guardian (mandatory) PAN of guardian (mandatory) Passport Number Date of Expiry Place of Expiry Place of Type of Visa : Single entry Multiple Entry Residence permit Work permit Others Visa/Work permit no Issue date Place of Issue Valid	photograph (DO NOT STAPLE) f issue
Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last If applicant is minor, name of guardian Mr. Ms. Mrs Relationship with guardian Address of guardian Address of guardian Address of guardian Mr. Ms. Mrs PAN of guardian (mandatory) Address of guardian PAN of guardian (mandatory) Please tick (   PAN of guardian (mandatory) Please tick (   Please tick (   Please tick (   If the following is additionally applicable to you: Politically Exposed Person (PEP)   Relative of PEP   Nationality Passport Number   Date of Expiry   Place of Visa : Single entry   Multiple Entry   Residence permit   Work permit no   Visa/Work permit no   Issue date   PAN/Form 60 (in absence of PAN) (mandatory)	photograph (DO NOT STAPLE) f issue
Joint Applicant's Name Mr. Ms. Mrs. M/S	photograph (DO NOT STAPLE) f issue
Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last If applicant is minor, name of guardian Mr. Ms. Mrs Relationship with guardian Address of guardian Address of guardian Address of guardian Mr. Ms. Mrs PAN of guardian (mandatory) Address of guardian PAN of guardian (mandatory) Please tick (   PAN of guardian (mandatory) Please tick (   Please tick (   Please tick (   If the following is additionally applicable to you: Politically Exposed Person (PEP)   Relative of PEP   Nationality Passport Number   Date of Expiry   Place of Visa : Single entry   Multiple Entry   Residence permit   Work permit no   Visa/Work permit no   Issue date   PAN/Form 60 (in absence of PAN) (mandatory)	photograph (DO NOT STAPLE) f issue
Joint Applicant's Name Mr. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs.	photograph (DO NOT STAPLE) f issue
Joint Applicant's Name Mr. Ms. Mrs. Mrs. Mrs. Mrs. First Middle Last If applicant is minor, name of guardian Mr. Ms. Mrs	photograph (DO NOT STAPLE) f issue l upto . Country
Joint Applicant's Name Mr. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs.	photograph (DO NOT STAPLE) f issue l upto . Country
Joint Applicant's Name Mr.	photograph (DO NOT STAPLE) f issue l upto . Country . Country
Joint Applicant's Name M.	photograph (DO NOT STAPLE) f issue l upto . Country
Joint Applicant's Name Mr.	photograph (DO NOT STAPLE) f issue l upto . Country . Country
Joint Applicant's Name Mr.	photograph (DO NOT STAPLE) f issue l upto . Country . Country
Joint Applicant's Name Mr. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs.	photograph (DO NOT STAPLE) f issue l upto . Country . Country
Joint Applicant's Name       Mtd. Mts. Mts.       First       Mtddle       Last         If applicant is minor, name of guardian       Mt. Mts. Mts.       Mtddle       Last         Relationship with guardian       Mtd. Mts. Mts.       Mtddle       Last         PAN of guardian (mandatory)       Please tick (       If the following is additionally applicable to you: Politically Exposed Person (PEP)       Relative of PEP         Nationality       Passport Number       Date of Expiry       Place of         Nysa/Work permit no       Passport Number       Past of Expiry       Place of Issue         Visa/Work permit no       Issue date       Place of Issue       Valid         Gender       P       CKYC No./KIN No.       PAN/Form 60 (in absence of PAN) (mandatory)       Place of Issue       Valid         Date of Birth       Image:       State/UT/Province       PIN/Zip code       Address (Overseas):       City/Town/Village       State/UT/Province       PIN/Zip code       Email ID         (Moble no or trial ID       Images/Self-Employed       Professional       Retired       Housewife         Occupation Type:       Business/Self-Employed       Professional       Retired       Housewife         Occupation Type:       Business/Self-Employed       Professional       Retired       Housewife	photograph (DO NOT STAPLE) f issue l upto . Country . Country
Joint Applicant's Name       Mtd. Mts. Mts.       First       Mtddle       Last         If applicant is minor, name of guardian       Mtd. Mts. Mts.       Mtddle       Last         Relationship with guardian       Address of guardian       Relative of PEP       Relative of PEP         PAN of guardian (mandatory)       Please tick (       If the following is additionally applicable to you: Politically Exposed Person (PEP)       Relative of PEP         Nationality       Passport Number       Date of Expiry       Place of         Yisa/Work permit no       Issue date       Place of Issue       Valid         Gender       Fill       CKYC No./KIN No.       PAN/Form 60 (in absence of PAN) (mandatory)       Date of Birth       Others         Address (As per passport):       City/Town/Village       State/UT/Province       PIN/Zip code       City/Town/Village         City/Town/Village       State/UT/Province       PIN/Zip code       Landline         Mobile no. or timal ID       State/UT/Province       PIN/Zip code       Landline         Occupation Type:       Business/Self-Employed       Professional       Retired       Housewife         Student       Service-Govt sector       Service-Private sector       Others	photograph (DO NOT STAPLE) f issue l upto . Country . Country . Country
Joint Applicant's Name       Internet Note       First       Middle       Last         If applicant is minor, name of guardian       Internet Note       Internet Note       Internet Note         PAN of guardian (mandatory)       Passport Number       Passport Number       Date of Expiry       Place of PEP         Nationality       Passport Number       Date of Expiry       Place of Type of Visa : Single entry       Multiple Entry       Residence permit       Work permit       Others         Visa/Work permit no       Issue date       PAN/Form 60 (in absence of PAN) (mandatory)       Place of Issue       Valid         Gender       Fill       CKYC No./KIN No.       PAN/Form 60 (in absence of PAN) (mandatory)       Date of Birth       Others         Address (As per passport):       CKYC No./KIN No.       PAN/Form 60 (in absence of PAN) (mandatory)       Date of Birth       Others         Address (Overseas):       State/UT/Province       PIN/Zip code       City/Town/Village       State/UT/Province       PIN/Zip code         City/Town/Village       State/UT/Province       PIN/Zip code       City/Town/Village       State/UT/Province       PIN/Zip code         City/Town/Village       State/UT/Province       State/UT/Province       PIN/Zip code       City/Town/Village         City/Town/Village       State/UT/Province	photograph (DO NOT STAPLE) f issue l upto . Country . Country . Country

Nomination to Deposit: For	m DA 1: U/S 45 QB of	RBI Act 1934					
may be returned by the Com	pany in Indian saving	s account or NRO	account only:				nor's death the amount of this deposit
1. *Name and Address of N							te of Birth DDMMYYYY
2. As the nominee is a mine to receive the amount of	or on this date, I/we a the said deposit on b	ppoint					
(*Strike out if not applica *Date of Birth (if nominee i			*Place	e Data			
Signature(s)/Thumb	s a minor)						
Impression of Depositor "Name should be same as that appear			Two Witnesses' Na	ame & Signa	ature 1)		2)
Payment Details							
(For NEFT/RTGS: Beneficiary Nam Bank Name: IndusInd Bank Ltd, IF For Cheque: funds to be deposited Bank Branch: 885, Bhandarkar Roa	<b>SC:</b> INDB0000006, <b>Bank B</b> I in favour of Bajaj Finance	ranch: Nariman Point	Mumbai				ZBAJAJFD), <b>Account Type:</b> current account, : Ltd, <b>IFSC:</b> HDFC0000007,
Cheque (Cheque	2 NO		)				
NEFT/RTGS (cancelled cl	heque of such accoun	t from which NEFT	/ RTGS has been m	ade to be s	ubmitted)		
Additional details:							
Bank name		Branch				Acc	ount type <u>Non Resident ordinary</u>
Bank account number			IFSC			Transa	action date
(I want to receive maturit	y proceeds in another N	RO Bank account. W	ith this application f	orm, I am sul	omitting a c	ancelled c	heque of such account with a valid IFS code)
Customer's Consent and Confirma							o to date and I/We am/are obliged to keep BFL immediately
be, using the available online banking pay 1/We state that the amount being depositi detailed terms and conditions annexed to making the deposit with the Company at A/195 of the Income Tax Act, 1961, as ma authorities as and when required and to p 2. 1/we state that the deposits have been pl	ment system, to the bank acco ed is not out of borrowed funds this Application including the i my/our own risk and volition. I y be applicable. I/We agree th rovide any additional documen accd by debit to the NRO accou sically solicited by any pers	unt stated by me/us in thi or funds acquired by accep nterest rate and other cha /We state that the first na at any and all informatior t and/or information as m on for placing Fixed De	s Application or into such ot ting deposits from any oth- rges, the financials and oth med depositor mentioned provided by me/us in this ay be prescribed by BFL/saic trepresent inward remitta posit and that 1, persona	her bank accoun er person or throu er statements/pr in this applicatio application, all d authorities in re nce or transfer fro ally verified o	t as may be insi ugh any illegal articulars/repre n should be tre deposit(s) held lation to this ap om NRE / FCNR	tructed by me or wrongful m esentations fu eated as the p I by me/us wi oplication. (B) account.	the payment frequency selected by me/us, as the case may /us (jointly) in writing to BFL during the term of the Deposit teans. I/We confirm that I/We have read and understood the rnished by BFL and after careful consideration, I/We am/are ayee for the purpose of deduction of tax, under Section 194 th BFL may be disclosed by BFL to any statutory/regulatory inance Limited www.bajajfinserv.in and reached out to
Signature/thumb impression of a	for the second s		collection and verification o	nly.			
First Applicant						loint App	licant
Signature of witness in		Signature of with				· · ·	of witness in
case of thumb impression		case of thumb in	npression			case of thu	Imb impression
FATCA/CRS Details for Indivi							
Below information is require	11 75		1				
	Place / City of Birth	Country of birth	Country of current	residence		· · ·	f citizenship/nationality
First applicant/guardian Second applicant					India	USA USA	Others
Third applicant					India India	] USA[	Others
Are you a tax resident (i.e. a	re you assessed for ta	ax) in any other co	L untry outside India	? Yes		]	
If 'yes', please fill below deta					ax purpose	5	
i.e where you are a citizen/r	esident/green card ho	,	•				
	Country of tax resid		ication number or equivalent*	Identificati (TIN or oth		specify)	If TIN is not available, please tick the reason A,B or C (as defined below)
First applicant/guardian							Reason A B C
Second applicant							Reason A B C
Third applicant							Reason A B C
*SSN, International passport, Driv Reason A→The country when Reason B→No TIN required ( Reason C→Others, please sta	re the applicant is liab select this ONLY if the ate the reason thereor	authorities of the	respective country	of tax resid	dence do n	not require	e the TIN to be collected)
Address type of first application			of joint applicant	1			type of joint applicant
reside in. I/we shall be solely resp circumstance in the event of a defau to report, reportable details to CBDT	nase from the Company ma onsible for undertaking an Ilt on my/our part in fulfillir	d fulfilling any obligations.	ons that I/we may hav I/ We agree that, as ma s.	g obligations f e under the la	or me/us und ws of such co	ountry/ies a egulators/ t	s of the country of which I/we hold citizenship or nd shall not hold the Company liable under any ax authorities the Company may also be required
Date & Place:			•			Date & F	
Signature/Thumb impression	n of first applicant	Signature/Th	umb impression of	fjoint applie	ant	Signatur	e/Thumb impression of joint applicant

\*In case of thumb impression, the sourcing official to sign near the thumb impression stating that the contents of the application form are informed and clarified to the applicant/ joint applicant

#### ACCEPTANCE OF DEPOSITS:

- Bajaj Finance Limited (hereinafter referred to as the 'Company') shall at its sole and absolute discretion and subject to the terms and conditions contained herein, reserves the right to accept or reject any application ("**Application**") received for opening or placing of the fixed deposit ("**Deposit**") without assigning any reason whatsoever. The applicant agrees and acknowledges that the applicant (b) is 18 (eighteen) years of age; (b) is of sound mind; (c) is a Non Resident Indian (NRI) or Overseas Citizen of India (OCI) or Person of Indian Origin (PIO); 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.
- (iv) The Company held accepted point manner of the providence o
- Deposits 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,
- (ii) the opproximation of the control international information in the provided of the company in relation to the Depart, 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 interest equivalent to 12M cumulative ROI applicable to the particular customer category at the time of application in case of cases in which depositor has not been identified and cases put on hold due to any reason. The said amount will be refunded within 15 business days for resident individual deposits, 30 days for corporate deposits and 45 days for non resident deposits. (viii)The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.
- IOINT DEPOSITS:

- (I) 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 XCR and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company. Mode of Operation/Amount to be paid upon maturity will be pre-defined basis no. of joint holders (single holding – First Holder, 2
- Operation/Antonic to be pade upon infaultity will be pre-defined basis no. or joint indices (single indicing nist indice, 2 holders either or survivor, 3 holders anyone or survivor).
   (iii) All communications 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 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 depositor(s).

#### 3. FIXED DEPOSIT RECEIPTS

- Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of Deposit.
   (ii) 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.
- (iii) In the event of loss or destruction or mutilation of a FDR/interesting under the company may, at its sole discretion, issue a duplicate receipt/cheque, on such terms and conditions including indemnification as deemed fit by the Company. All expenses, if any, incurred in this connection will be borne by the depositor(s).

#### INTEREST:

- Individual applicants or primary applicant 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 0.25% p.a. on Deposit amount of up to ₹ 5 (five) crore;
- (ii) Individual Applicants (does not include entities) applying for renewal of Deposit will be eligible for additional interest at the (iii) Rate of interest.
   (iii) Rate of interest.
   (iii) Rate of interest.
   (iii) Rate of interest.
- on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
- (iv) 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:

  - Monthly interest payments: Last date of month Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
  - Gut rearry interest payments: 31st March and 30th September iv. Annual interest payments: 31st March and 30th September iv. Annual interest payments: 31st March (b) In case of Cumulative Deposits: Date of maturity of the Deposit (c) Interest calculation methodology

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

    - leapyear. E.g. FD of Rs. 10 lakhs booked on 15-Apr-2020 for Tenor 1 year @10% per annum Interest from 15-Apr-2020 till 31-12-2020, will be calculated as:10 lakhsx10%x261/366 days = Rs.71311
    - Interest from 01-Jan-2021 till 14-Apr-2021 will be calculated as:10lakhsx10%x104/365 days = Rs. 28493/-
- Interest from 01-jan-2021 till 14-Apr-2021 will be calculated as:10lakhsx10%x104/365 days = Rs. 28493/ (d) Payment of maturity proceeds on holiday
   I fraaturity falls on a banking holiday, then interest will be paid the next banking working day. The additional interest for the time period will be calculated on maturity value and not principal value
   In respect of a term deposit maturing for payment on a Sunday or a holiday or a non-business working day, Bajaj Finance would pay interest at the originally contracted rate for the sunday / holiday / non-business working day, intervening between the date of the expiry of the specified term of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day.
   (iii) Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, taonolistart will not have the oncine to the scheme in the scheme in the tare of the specified to the scheme in the scheme in
- tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for or a period of 36 (thirty six) 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 but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual but the interest payout frequency is not indicated in the Application. interest payout frequency scheme.
- Interst payout requery statement.
  (i) The interst will be paid through National Electronic Funds Transfer (NEFI)/ Real Time Gross Settlement (RTGS)/Immediate Payment Service (IMPS)/National Automated Clearing House (NACH)/cheque/any other electronic payment mode/instruments as may be permited by RBI from time to time ("Payment Instructions"). In case of any rejection of such payment instructions 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

#### NOMINATION:

- Nomination facility is available to the depositors. For availing the nomination facility, the applicant will be required to submit (I) a duly filled 'Form DA 1' prescribed by the Reserve Bank of India. The aforesaid form is available at Company's branches & Company's website at https://www.bajajfinservi.n/fixed-agreements-terms-and-conditions("**Website**"). Normaniation made by the depositor/applicant through the said form and in the manner prescribed by the Company, shall be binding on all the joint depositor(s).
- (ii) Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and ariation of nomination (Form DA 3).
- (iii) Where there is no nomination made by the depositor, either the Indian Court's order/ judgement/ decree will be obtained (as the case may be), directing BFL to pay the deposit to the legal heir.

#### PAYMENT AND RENEWAL OF DEPOSIT

- (1) Payments on account of interest and redemption of the Deposit, will be made in the NRO bank account mentioned in the (i) Papieries on account of meters and recently on the beginning of the beginning and the meters and recently and the papieries of account intimate by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.
   (ii) The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for
- The company will make repayment of beposit on the date of maturity of sourd beposit diffess in releaves any request for renewal within the prescribed period before the date of maturity. The payment will be made through the Payment Instructions as specified above only, to the NRO bank account of the depositor mentioned in the Application. In case of any rejection of such Payment instruments for any reason, the Company will dispatch maturity repayment the quee, in favour of the first applicant appearing in the Application, within 10 (ten) days of the receipt of initiation by the Company from its bank about such rejection. When the date of maturity falls on any day on which BFL's office remain closes the repayment will be made on the next working day.
- (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, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the vill to the satisfaction of the Company. In the case of joint depositors, the nomine's right to receive the amount o 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.

- (iv) The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 The depositor should submit a written request for renewal or the ueposit (or a portion thereor) so as to reach bit a latest s (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms 6 conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date. (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 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.

#### PREMATURE WITHDRAWAL:

- Premature withdrawal is permitted for either one or more deposit opted by the customer through this application form.
   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 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of
  - a depositor (whice of 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/nomine/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 Compan
  - After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable
  - After 5 (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 scheme 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.
- (iii) 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.

#### LOAN AGAINST DEPOSIT 8.

- Loan against deposit is not available to non resident individuals, persons of Indian origin and overseas citizen of India.
- OTHER TERMS
- Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. In case of Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, (I) during the relevant financial year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate, Form 10F, No Permanent Establishment (PE) Certificate and Self-declaration cum Indemnity form.
- TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any (ii) fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March. (iii)
- When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit. In the event of cheque bounce, the cheque will be sent back to applicant's Indian address mentioned on the Application within 15 (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant.
- In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FOR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor alongwith appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications. (vi)
- (vii) The Company will send all communications to the deposit holder(s) in electronic form from 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. (viii) Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only
- Any charge in the address, enhance, bank account ends, mentioned in the Application share denected by the Company only on the basis on 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.
- (xi) (xii)
- The accompanying advertisement inviting fixed deposits forms part of the Application. Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune. By submitting this Application, I/we hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies/its affiliates to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bitly/bots/emails/post etc, irrespective of rejection of my/our Application. (xiii) Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

### 10. HOW TO APPLY

- Depositor(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form (I) part of the Application. The attached application form should be duly filled and signed by the applicant(s). The thumb impression must be attached
- by either Bank official through BSV or a Notary Public under his/her official seal.
- The amount should be deposited only by CIS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side of the cheque. Application Form along with the necessary remitance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFI/RTGS, please use the following details: Beneficiary Name: Bajaj Finance (iii)
- Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by CMS Collection code ZBAJAJFD), Account type: current account, Bank Name: Indusind Bank Ltd. IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai Commy commemory and the second se
- Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods: (v)
  - (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
- (v) The oppresent extractor model in the list of Mandatory and Officially Valid Documents (when some model 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.
   (vi) Online deposit and renewal facility is not available for NRIs/OCIs/PIOs

#### 11. IMPORTANT INFORMATION

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

# **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.

ADDRESS

74 Koregaon Park, Lane No. 3, Pune 411001

62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.

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

### Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. May 12, 2021) for NRIs, OCIs and PIOs

_								_
	anar in mantha	Minimum	Cumulativa		Non-Cur	nulative		G. a)
	enor in months	deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	ь)
	12 - 23		5.65%	5.51%	5.53%	5.57%	5.65%	H.Th
	24 - 35	25,000	6.10%	5.94%	5.97%	6.01%	6.10%	th Dii
	36		6.50%	6.31%	6.35%	6.40%	6.50%	Fin All

NAME

Particulars

Disputed claims against the Company not acknowledged as debts

Appeals by the Company Appeals by the Income tax department

VAT matters under appeal

Service tax matters under appeal On interest subsidy On penal interest/ charges On others

ESI matters under appeal

Income tax matters:

Dr. Naushad Forbes

(Independent Director)

Funds will be accepted from NRO (Non-Resident Ordinary) bank account only and the amount must not represent inward remittance or transfer from NRE/ FCNR (B) account. a) b)

#### 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 amount up to $\P$ 5 (five) crore; Shri Anami Narayan (Independent Director) c)

- Depositor(s) (individual depositor only and does not include entities) intending to renew the Deposit upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit up to ₹ 5 Crore. Additional rate will be over and above applicable rate of interest.
- Rate of interest for deposits for an amount more than ₹ 5 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India. d)
- Bajaj Finance thd("**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 and/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.
- The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach to 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 for renewal of Deposit shall be accepted post the deposite the independent from 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 deposite the dependent for the company of the dependent of the deposited by the deposited of the deposited by the deposited by the deposited of the deposited by the deposited by the deposited of the deposited by the dep f) the company. No requests to reference on DepDAs tails to eacepted post the above-mentioned period. Request for renewal should be accompanied by the DepDAs application form duly filled in and signed by all the DepDAs tholders. Renewal of DepDAs that the subject to the rate of interest and other terms & conditions prevailing on the date of renewal. Fixed DepDAs the existing depDAs that with the existing depDAs that may the required at the time of renewal of depDAs as it stands null & void post its maturity date.
- In case where the depositor(s) has opted for renewal of Deposit through g) In case where the depositor(s) has opted for renewal of Deposit inhough Deposit application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days prior to maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empanded 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	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	3955.51	500

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

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

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

NAME	ADDRESS	OCCUPATION
Shri Sanjiv Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri Dipak Poddar (Independent Director)	171, Brij Kutir, Rungta Lane, Off Nepean Sea Road, Mumbai 400026.	Industrialist
Shri Ranjan Sanghi (Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Road, Opp. CCl Club, Churchgate, Mumbai 400 020.	Business
Shri D J Balaji Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional
Dr. Gita Piramal (Independent Director)	Piramal House, 61, Pochkhanwala Road, Worli, Mumbai 400025.	Business

the two latest audited balance sheets:	pany (standalone	, ¢in Crore
	As at	(KIII CIOIE) As at
	31 March 2021	31 March 2020
ASSETS		
Financial assets	1 202 (2	674.53
Cash and cash equivalents Bank balances other than cash and cash	1,383.63 2.13	6/4.53
equivalents	2.15	4.0
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	349.5
Total financial assets	1,35,852.25	1,35,623.87
Non-financial assets		
Current tax assets (net)	155.07	20.4 53
Deferred tax assets (net)	919.21	204.57 847.61
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
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments	137.87	
Payables		
Trade payables		
-Total outstanding dues of micro enterprises	0.27	0.30
and small enterprises		
-Total outstanding dues of creditors other than	676.62	636.76
micro enterprises and small enterprises		
Other payables		
-Total outstanding dues of micro enterprises	-	
and small enterprises		
-Total outstanding dues of creditors other than	191.08	179.46
micro enterprises and small enterprises		
Debt securities	43,071.71	41,713.77
Borrowings (other than debt securities)	27,092.09	36,923.32
Deposits	25,803.43	21,427.10
Subordinated debts	3,898.61	4,141.75
Other financial liabilities	743.65	669.90
Total financial liabilities	101,615.33	105,692.36
Non-financial liabilities		
Current tax liabilities (net)	172.78	52.10
Provisions	136.56	78.87
Other non-financial liabilities	475.48	367.03
	784.82	498.00
Total non-financial liabilities		
Total non-financial liabilities Equity		
Total non-financial liabilities Equity Equity share capital	120.32	119.99
Total non-financial liabilities Equity Equity share capital Other equity	120.32 35,818.42	119.99 31,693.22
<b>Total non-financial liabilities</b> <b>Equity</b> Equity share capital		

## ) 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

) The aggregate of deposits actually held as on 31.03.2021: ₹25,803.43 Crore he aggregate dues from the facilities, both fund and non-fund based, extended to, The opgace dust process in the same group or other entities or business vectors in which there is in which the terms in which the vector (Gangary are holding substantial interest are ₹ 5.25 Crore (Gaigi Housing inance Ltd. - ₹ 5.36 Cr, Bajaj Allianz Life Insurance Company Ltd. - ₹ 4.51 Cr, Bajaj Lilianz General Insurance Company Ltd. - ₹ 3.422 Cr, Bajaj Finserv Direct Ltd. - ₹ 0.52 r, Bajaj Finserv Health Ltd. - ₹ 7.70 Cr, Bajaj Auto Ltd. - ₹ 0.23 Cr, Hind Mussafr Agency Ltd. - ₹ 0.07 Cr, Bajaj Electricals Ltd. - ₹ 0.02 Cr, Jamnalal Sons Pvt. Ltd. - ₹ 0.19 Cr)

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

J. The Company declares as under:

OCCUPATION

Business

Servant

Retired Civil

- i) The Company has complied with the provisions of the directions applicable to it.
- ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
- iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- iv) The deposits solicited by the Company are not insured
- (v) The Geposits Solicited by the Company act 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. 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 formany. 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 o the Reserve Bank of India in this regard. Please note that p Deposit (including death cases) is subject to the following conditions
- a) Upto 3 months from date of deposit: Withdrawal is not permitted
- b) After 3 months but before 6 months: Interest shall not be payable.
- c) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

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

1. Business carried on by the Company and its branches

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipiment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandras, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bohgal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Boknao, Bohyan, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Chennai, Chindhi, Chilcut, Chilisgaon, Chandigarh, Chandragur, Chennai, Chindhi, Childu, Chilaguon, Landigarh, Chandragur, Chennai, Chindhi, Childu, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Golak, Gulbarga, Guna, Guntur, Gwalior, Haldia, Halol, Hassan, Haveri, Himatnagar, Ioshangadh, Kadi, Kaintah, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaik, Kannaj, Karunagapally, Karur, Karvar, Katni, Khamgaon, Khandwa, Kharaggur, Kolai, Kalohagur, Bulta, Kallar, Kanura, Kani, Khamgaon, Khandwa, Kharaggur, Kolai, Kalohagur, Bulta, Kalka, Kannur, Kanpurthala, Karada, Karaik, Sulhanur, Kani, Kanang, Kadin, Karuna, Kani, Kaninar, Kani, Kanang, Kadinar, Kanagan, Kani, Karuna, Kanina, Kanina, Kanagan, Kani, Karuna, Kanina, Kanana, Kanina, Kanagan, Kanina, Karina, Kanina, Kanina, Kanina, Kanagan, Kanina, Machilipatanam, Katayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatanam, Providing consumer finance ranging from vehicle loans, consumer durable Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Myoren, Nabha, Nadiad Nagarotoli, Naggur, Namakkal, Nanded, Nandurkar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Piripalgaon, Pollachi, Pondicherry, Pune, Puttur, Kalchur, Rajnur, Kajahmundry, Rajurunagar, Kajkot, Rajnandangoon, Rajpura, Ranapda, Rajtot, Rajnandangoon, Rajpura, Ranapda, Satan, Sebore, Shimla, Shimoga, Siligur, Siras, Solopur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Tirchur, Trichur, Tirivandrum, Tumakrur, Tuticoni, Udajpur, Udipi, Ujijan, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagram, Wani, Warangal, Wardha, Wasud, Washim, Yavatmal and all other branches mentioned in the official website page www.bajajifiservi.ni> Scoti Dottom of the webpage=>Contact us=>Visit our brancher othy directly clicking https://www.bajajifiservi.ni> Scoti Dottom of the webpage=>Contact us=>Visit our brancher ob webpage=>Contact us=>Visit our brancher obstrat our bra

As at

44.18

4 39

5.14

1.971.65

223.15

0.32

0.24

31 March 2020

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

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

31 March 2021

51.98

4 29

5.14

1 905 44

237.25

0.00

0.28

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158

Pune 28 July 2021 HOW TO INVEST

The amount should be deposited only by net-banking, cheque or debit card. Cheques should be payable to 'Bajaj Finance Ltd. for FD of <1st depositor names' and crossed 'Account Payee only.' The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFL (numerical account number is replaced by CMS Collection code – ZBAJAJFD), Account type: current account, Bank Name: IndusInd 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 +918698010101

<sup>2.</sup> Business carried on by the subsidiaries of the Company

## **KYC DOCUMENTATION FOR OPENING ACCOUNT**

## (A) KYC Documentation for Opening NRI/OCI/PIO Fixed Deposit Account (Individual):

## (1) One recent Photograph

(2) PAN or Form 60 if PAN is not allotted

(3) Certified copy<sup>\*</sup> of one of the Officially Valid Documents (OVDs) listed below:

- a. Valid Passport (mandatory). In case of PIO/ OCI, additionally obtain PIO card/ OCI card
- b. For determining NRI/OCI/PIO status of the depositor, obtain copy of Valid Visa mentioning validity and type of Visa (i.e. single entry/ multiple entry/ Residence permit/ work permit etc.);

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
i	Valid Passport	Valid Passport
ii	Valid Driving Licence	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	-	Overseas Address Proof (indicative documents): a. Overseas Driving License. b. Document issued by Government Department of Foreign jurisdiction (Work/ Resident Permit, Social Security Card, etc. c. Letter issued by Foreign Embassy or Mission in India.

\* Obtaining a **Certified Copy** by **Reporting Entity** (this includes BFL) 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 BFL"

Alternatively, OVDs of Non-Resident Indians, OCIs and PIOs may be certified as Original Certified Copy by any one of the following:

- $\cdot\,$  Authorised officials of overseas branches of Scheduled Commercial Banks registered in India,
- ${\boldsymbol{\cdot}}\,$  Branches of overseas banks with whom Indian banks have relationships,
- Notary Public abroad,
- Court Magistrate,
- Judge,

• Indian Embassy/Consulate General in the country where the non-resident customer resides.

\*\* 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:

Proof of Address (PoA)
<b>Utility bill</b> , in the name of the client, which is not more than <b>two months old</b> of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill)
Property or Municipal tax receipt
Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address
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

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Provisional Rec	eipt								Applicati	on Numbe	51		
Cheque (Che	eque no				) Nan	ne of the	Depositor						
Amount (insert tot	al amount	in case of m	ulti deposit)	INR									
Bank name					Branch					Account ty	ре		
Bank account num	ber					FSC			Tra	ansaction d	ate		
Reference No. (App	olicable for	deposit amo	ount electron	ically trans	sferred through	Net ban	king)						
Deposit details:	Tenor	1)	Months	2)	Months	3)	Months	4)	Months	5)	Months	i	
	ROI	1)	%	2)	0/	3)	%	4)	%	5)	%		
Write to us at <b>wec</b>												For BAJAJ FINANCE L	٢D

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

	vernacular Declaration Form
English	I/We confirm that the content of this Application / 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/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 / 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//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//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 / 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 / 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/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/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	ମୁଁ/ଆୟେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତି ଜଣାଉଛୁ ।
Kannada	ಈ ಮೂಲಕ ನಾನು/ ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/ 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 / 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/ 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.

Signature of first applicant

Signature of joint applicant

Signature of joint applicant