

# DEPOSIT APPLICATION FORM (Resident Individual)

## BAJAJ FINANCE LIMITED



Date  Code  Sub Code  Sourcing Channel: \_\_\_\_\_ SFDC Ref. No. \_\_\_\_\_ Application Form No. \_\_\_\_\_

To be filled by Bajaj Finance Ltd employee or authorised distributor

**Annual rate of interest valid for deposits from Rs.25,000 up to Rs.5 crore (w.e.f 12 May 2021)**

For New/Existing Depositor:

(Interest Rate per annum)

For senior Citizen Deposits:

Tenor in months	Interest payout					Tenor in months	Interest payout				
	Cumulative At Maturity	Non-cumulative					Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually			Monthly	Quarterly	Half Yearly	Annually
12-23	5.65%	5.51%	5.53%	5.57%	5.65%	12-23	5.90%	5.75%	5.77%	5.82%	5.90%
24-35	6.10%	5.94%	5.97%	6.01%	6.10%	24-35	6.35%	6.17%	6.20%	6.25%	6.35%
36-60	6.50%	6.31%	6.35%	6.40%	6.50%	36-60	6.75%	6.55%	6.59%	6.64%	6.75%

Note: ++ upto 0.10% will be offered for investments through Bajaj Finance website/customer portal/app (refer page 4 for details). Not applicable for Senior Citizens

I/We apply for  fresh or  renewal (old deposit ID \_\_\_\_\_) of deposit

### Mode of Payment (Not applicable for renewal application)

<input type="checkbox"/> <b>RTGS/NEFT</b>	Beneficiary Name: <b>Bajaj Finance FD</b> , IFSC: <b>INDB0000006</b> (all the 6 digits after B are zeroes) Bank A/c No.: <b>ZBAJAJFD</b> (No space in Z, Bajaj & FD)# Bank Name: <b>IndusInd Bank, Nariman Point, Mumbai</b>	<b>Note:</b> Cancelled cheque mandatory for online transfer of funds Cheque/UTR No. _____ Cheque/Transaction date <input type="text" value="DDMMYYYY"/>
<input type="checkbox"/> <b>Cheque</b>	Account payee cheque favoring "Bajaj Finance Ltd. A/c 00070350006738" (Name of 1st holder shall appear on the cheque. Else bank statement required)*	Bank Account No. <input type="text" value=""/> IFSC <input type="text" value=""/> Bank Name _____ Branch _____

Mandatory

#Numerical account number replaced with IndusInd Bank exclusive collection code - "ZBAJAJFD".

### Interest and redemption payment instruction [Bank account in my/our name]

- Pay in the investment account mentioned above OR  
 Pay in different bank account as mentioned below (cancelled cheque copy is mandatory)

Bank Account No.  IFSC   
 Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

### Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)
<input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000 <input type="checkbox"/> 2,00,000 <input type="checkbox"/> 3,00,000 <input type="checkbox"/> 5,00,000 <input type="checkbox"/> Other <input type="text" value=""/>	_____	<input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 (Recommended) <input type="checkbox"/> <input type="text" value=""/> other tenor	_____
<b>Interest Payout Instruction</b>		<b>Instruction on maturity</b>	
<input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings) <input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly		<input type="checkbox"/> Renew Principal + Interest (recommended) <input type="checkbox"/> Renew Principal only <input type="checkbox"/> Pay at maturity (default if not selected)	

Mandatory

Deposit payable to:  First Holder    Anyone or Survivor

Note: First Holder will be treated as default option in case of single applicant or in case no option chosen.

### After filling this form, what next?

Step 1	Step 2	Step 3	In case you don't hear from us...
Day 1	Day 2-3	Day 3-4	
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.	- Request you to contact your Bajaj Finance representative/ authorised partner.

**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.  
 In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 6

**CKYCR No./ KIN** (non-mandatory) \_\_\_\_\_ If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

**Name**  Mr.  Ms.  Mrs. \_\_\_\_\_ F I R S T \_\_\_\_\_ M I D D L E \_\_\_\_\_ L A S T \_\_\_\_\_

**Guardian's Name** \_\_\_\_\_ F I R S T \_\_\_\_\_ M I D D L E \_\_\_\_\_ L A S T \_\_\_\_\_  
 (if applicant is minor)

**Applicant's Date of birth** \_\_\_\_\_ **Applicant's/Guardian's Mobile No.** \_\_\_\_\_

**PAN/Form 60** (in absence of allotment of PAN) \_\_\_\_\_

**TDS waiver**  Yes. I am attaching applicable form 15 G/H

Note: you can also update forms 15 G/H later through our customer service portal Experia. Refer clause 9 (i), (ii) and (iii) in T&C.

**Category** (tick as applicable)  Relative of Director  Director or Promoter of BFL  Employee  Senior Citizen (60 years or above)  
 Shareholder (DP/Client ID \_\_\_\_\_)

4 more steps

**Second Applicant Details**

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.  
 In case of existing customer, if there is a change in any KYC information, please ask for a separate KYC Form from your Bajaj Finance representative/authorised partner.

**CKYCR No./ KIN** (non-mandatory) \_\_\_\_\_ If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

**Name**  Mr.  Ms.  Mrs. \_\_\_\_\_ F I R S T \_\_\_\_\_ M I D D L E \_\_\_\_\_ L A S T \_\_\_\_\_

**Guardian's Name** \_\_\_\_\_ F I R S T \_\_\_\_\_ M I D D L E \_\_\_\_\_ L A S T \_\_\_\_\_  
 (if applicant is minor)

**Applicant's Date of birth** \_\_\_\_\_ **Applicant's/Guardian's Mobile No.** \_\_\_\_\_

**PAN/Form 60** (in absence of allotment of PAN) (mandatory) \_\_\_\_\_

**Category** (tick as applicable)  Relative of Director  Director or Promoter of BFL  Employee  Senior Citizen (60 years or above)  
 Shareholder (DP/Client ID \_\_\_\_\_)

3 more steps

**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  
 I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Bajaj Finance Limited

1. \*Name & Address of the Nominee \_\_\_\_\_ Relationship with depositor \_\_\_\_\_  
 Please enter Date of Birth of the Nominee in DD/MM/YYYY \_\_\_\_\_ Mobile number of nominee \_\_\_\_\_  
 Email ID of Nominee \_\_\_\_\_

2. \*As the Nominee is minor on this date, I/We appoint (Guardian Name \_\_\_\_\_ age \_\_\_\_\_  
 address \_\_\_\_\_  
 to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee

**Did you know:** Once nominee becomes major, the guardian details become null and void

**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 are 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 to the applicant/ co applicant in \_\_\_\_\_ language. signature and employee code of sourcing employee \_\_\_\_\_

2 more steps

**Thank you for trusting us**

**Provisional Receipt (Please see overleaf)**

Application Number \_\_\_\_\_

Name of Applicant \_\_\_\_\_ F I R S T \_\_\_\_\_ M I D D L E \_\_\_\_\_ L A S T \_\_\_\_\_

Cheque/UTR No. \_\_\_\_\_

Amount INR \_\_\_\_\_ Tenor \_\_\_\_\_ Months ROI \_\_\_\_\_%

Bank name \_\_\_\_\_ Branch \_\_\_\_\_ Account type \_\_\_\_\_

Bank account No. \_\_\_\_\_ IFSC \_\_\_\_\_ Transaction date \_\_\_\_\_ D D M M Y Y Y Y

Write to us at [wecare@bajajfinserv.in](mailto:wecare@bajajfinserv.in) or call our IVR on 8698 01 01 01

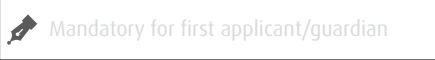
\*This Provisional Receipt is valid only till the issuance / rejection of the Fixed Deposit Receipt

For BAJAJ FINANCE LTD

## Applicants' Consent and Confirmation

I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We state that the amount being deposited is not out of borrowed funds or funds acquired by accepting deposits from any other person or through any illegal or wrongful means. I/We confirm that I/We have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/We am/are making the deposit with the BFL at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, under Section 194A/195 of the Income Tax Act, 1961, as may be applicable. I/We agree that any and all information provided by me/us in this application or through separate KYC form or previously submitted KYC, all deposit(s) held by me/us with BFL of any statutory/regulatory authorities and when required and to provide any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application. I/We agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered as per the KYC Form submitted separately. I have read and understood the BFL WhatsApp Terms and Conditions available at <http://bit.ly/2f2rHzH> and I hereby expressly consent to receive Bajaj Finance Limited relationship related important updates on WhatsApp.

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

 Mandatory for first applicant/guardian

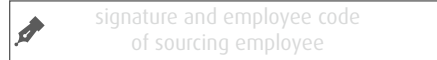
 Mandatory for second applicant/guardian

In case of thumb impression, 2 witnesses name and signature are 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 to the applicant/ co applicant in ..... language.

 signature and employee code of sourcing employee

## Terms and Conditions

### 1. ACCEPTANCE OF DEPOSITS:

- Bajaj Finance Limited (hereinafter referred to as the 'Company'/BFL) shall accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.
- The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, read and write in English language, (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
- The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/constituted in India and carrying business in India are eligible for placing Deposit with BFL.
- The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.
- Deposits shall not be accepted in cash.
- 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.
- 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.
- The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

### 2. JOINT DEPOSITS:

- 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 (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 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.

### 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.
- In case of change in KYC documents/status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.
- Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and/or Group Companies of BFL.
- In the event of loss or destruction or mutilation of 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, 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).

### 4. INTEREST:

- 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;
  - Individual depositor applying for deposit through BFL online link <https://www.bajajfinserv.in/fixe-deposit-application-form?ProductName=FD> (where entire journey is concluded through online mode) will be eligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹ 5 (five) crore.
  - The applicant will be eligible for only one of the above-mentioned benefits per deposit transaction
  - Depositor (s) (individual depositor only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹ 5 Crore. Additional rate of interest will be over and above the applicable rate of interest/card rate. In case of online renewal, only renewal benefit will be applicable
  - 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.
  - 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:
    - 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
      - Half yearly interest payments: 31st March and 30th September
      - Annual interest payments: 31st March
    - In case of Cumulative Deposits: Date of maturity of the Deposit
  - Interest calculation methodology
    - 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-leap year.
    - 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: 10lakhs\*10%\*261/366 days = Rs. 71311  
Interest from 01-Jan-2021 till 14-Apr-2021 will be calculated as: 10lakhs\*10%\*104/365 days = Rs. 28493/-
- Payment of maturity proceeds on holiday
  - If maturity 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.
- Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency scheme.
- The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection
- Customer may be offered an additional interest rate on a case to case basis (within the scope of Regulatory guidelines) at the discretion of BFL management.
- For funds received by BFL on or after 12 May 2021, new rates will be applicable.

### 5. 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 DA T as prescribed by Reserve Bank of India. The Form DA T is available in the branches of the Company & Company's website at <https://www.bajajfinserv.in/fixedagreements/termsandconditions> ("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 DA 2) and variation of nomination (Form DA 3).
- 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.

### 6. 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 depositor(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 NEFT/RTGS), to the bank account of the depositor mentioned in the Application.
- 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 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 at least 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 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 & 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.
- 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 at least 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.

### 7. 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 issuance. 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. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:
  - 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 depositors/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.
  - After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.
  - 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.
  - 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.

### 8. 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 fulfillment 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%.

### 9. OTHER TERMS

- Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/form as prescribed under the Income Tax Act, 1961 (refer to Form 15G/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 15G/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 15G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, ₹ 5,00,000 (Rupees five lacs only) for senior citizens and ₹ 2,00,000 (Rupees two lacs only) for super senior citizens (aged 80 years and above), then form 15G/H will not be valid and tax will be deductible. In this respect the extent guidelines as amended from time to time will be applicable. Form 15G/H submitted vide this application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 15G/H.
- 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 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.
- 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 address mentioned on the Application within 15 (fifteen) days. For all RT0 (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 FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modification.
- The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.
- Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).
- The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.
- The accompanying advertisement inviting fixed deposits forms part of the Deposit Application form.
- Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
- By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies /its affiliates to send the Applicant any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/btly/bots/emails/post etc., irrespective of rejection of this Application.
- Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

### 10. HOW TO APPLY

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the 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 Bajaj Finance Ltd. A/C 00070350006738\* clearly stating the deposit amount along with the application number on the rear side of the cheque.
- In case of investment through cheque, application form along with the cheque and required documents may be submitted with any of Company's branch or authorised distributors. For investment through NEFT/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: IndusInd Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK [www.bajajfinserv.in/fixe-deposit](http://www.bajajfinserv.in/fixe-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@bajajfinserv.in](mailto:fd@bajajfinserv.in) or call us on +91698010101
- Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:
  - 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;
  - 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.

### 11. 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, Maharashtra 400001.
- In the case of a 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.






## Vernacular Declaration Form

English	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	मैं/असिं पुसती वरदे हां कि इस बिन्-पत्र/इकरारनामे/पत्र/नियम अउ शरतों दी समग्री में मुझे/हमें समझाया गया था अउ मैं/असिं पुसती वरदे हां कि मालूम इस दी समझ लगी गयी है।
Urdu	<input type="checkbox"/>	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	<input type="checkbox"/>	ഈ അപേക്ഷ / ഉടമ്പടി / കത്ത് / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എന്നിക്ക്/ഞങ്ങൾക്ക് വായിച്ചുതരികയും മലയാളത്തിൽ എന്നിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ചുതരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എന്നിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	<input type="checkbox"/>	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/કરાર/પત્ર/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.
Telugu	<input type="checkbox"/>	ఈ అప్లికేషన్/అగ్రిమెంట్/లేటర్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମ୍ଭେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମ୍ଭେ ତାହାକୁ ବୁଝିପାରୁଛୁ ।
Kannada	<input type="checkbox"/>	ಈ ಮೂಲಕ ನಾನು/ನಾವು ದೃಢಪಡಿಸುವುದೇನೆಂದರೆ ಈ ಅರ್ಜಿ/ಒಪ್ಪಂದ/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/करारनाम्यातील/पत्रातील/नियम व अटीमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	<input type="checkbox"/>	মই/আমি নিশ্চিত কৰিছো যে এই আবেদন / চুক্তিপত্র / পত্র / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত ব্যাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্রদান কৰিলো।
Konkani	<input type="checkbox"/>	ह्या अर्जाची/कबलातीची/ पत्राची/ नेम आनी अटीची सामग्री कोंकणी भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णित केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

 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.

