# SYSTEMATIC DEPOSIT PLAN (SDP) APPLICATION FORM (For Resident Indian individuals only) BAJAJ FINANCE LIMITED



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

Date	Code	Sub Code	Sourcing Channel:	SFDC Ref. No.	Application Form No.	Scheme
D D M M Y Y Y						
To be filled by Bajaj Finance	Ltd employee or autho	rised distributor				

Annual rate of interest valid for systematic deposits up to Rs.5 crore (w.e.f 12 May 2021)

		Cumulative rates of interest		
Tenor			Category	
in months	in months For Depositors other than Senior citizens	For senior citizens	For applications received through BFL online platform without intermediary code	
12 - 23	5.65%	5.90%	5.75%	
24 - 35	6.10%	6.35%	6.20%	
36 - 60	6.50%	6.75%	6.60%	

### **Important points**

- 1. Only one of the above special category benefit is allowed to the depositor. The Depositor category will not change during the SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout the SDP tenor.
- 2. Minimum deposit amount under systematic deposit plan is ₹ 5,000/- per deposit.
- 3. Once systematic deposit relationship (i.e. all the deposit under this SDP) exceeds ₹ 5 crore, the rates 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 (RBI).
- 4. If a depositor under Plan 1 of SDP i.e. Monthly Maturity Scheme, wants to renew his deposits, a separate renewal form should be filled for every deposit. Renewal under Plan 2 of SDP i.e. Single Maturity Scheme, is not allowed.
- 5. In SDP, each Deposit will be treated as separate Fixed Deposit and separate Fixed Deposit Receipt (FDR) will be issued with the tenor that will be computed from the date of such respective Deposit.
- 6. Under Plan 2 of SDP, tenor of deposits under NACH will be such that the maturity date coincides with the first deposit. The ROI applicable for each such deposit will be ROI prevalent on the date of receipt of funds by BFL and which is prevalent for the tenor of the deposit.

## **Deposit details**

<ol> <li>Deposit payab</li> </ol>	le to 🔃 First holder 📙 Either or Surv	/ivor	
2. Deposit option	Cumulative		
3. Deposit amou	nt (in figures)	(ir	(in words)
4. Date of Depos	it through NACH mandate 🗌 3 <sup>rd</sup> 🔲 7 <sup>th</sup>	☐ 12 <sup>th</sup> of eve	very month
5. Plan 1 - Month	ly Maturity Scheme		5. Plan 2 - Single Maturity Scheme
a. Tenor for ev (Choose bet	ween 12 to 60 months) months		a. Tenor for every Deposit (Choose between 19 to 60 months) months  Or b. Monthly Deposit Range
(Choose bet	ween 6 to 48 deposits) + 1st deposit	by cheque	(Minimum 6. Maximum should be above-chosen Tenor less 13 months) + 1st deposit by cheque
Mode of Payn	nent (Not applicable for renewal application	n)	
RTGS/NE	Beneficiary Name: Bajaj Finance FD, IFSC: INDB0000006 (all the 6 digits after B are zeroes) Bank A/c No.: ZBAJAJFD (No space in Z, Bajaj & FD)# Bank Name: IndusInd Bank, Nariman Point, Mumbai	Cheque/UT	Transaction date DDMMYYYYY
Cheque	Account payee cheque favoring "Bajaj Finance Ltd. A/c 00070350006738" (Name of 1st holder shall appear on the cheque. Else bank statement required)*	, IFSC Bank Name Branch	me
RTGS/NE	Beneficiary Name: Bajaj Finance FD, IFSC: INDB0000006 (all the 6 digits after B are zeroes) Bank A/c No.: ZBAJAJFD (No space in Z, Bajaj & FD)# Bank Name: IndusInd Bank, Nariman Point, Mumbai  Account payee cheque favoring "Bajaj Finance Ltd. A/c 00070350006738" (Name of 1st holder shall appear on the	Note: Canco Cheque/UT Cheque/Tra Bank Accou IFSC Bank Name Branch	Transaction date D D M M Y Y Y Y  Sount No

# After filling this form, what next?

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

For your benefit, maturity proceeds are paid to your same bank account. However, you can change your bank account later by submitting a request and a cancelled cheque to us.

First Applicant Details (mandatory)		
New Customer (please fill in the KYC f		
Existing Customer (Customer ID)	or Deposit ID  mer 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 char	e in any KYC information, please fill in the KYC form given in page 6	mobile number and orr to login.
CKYCR No./ KIN (non-mandatory)	If you are a mutual fund investor, you will get it from the A	MC. You can also get it from your credit card issuer
Name Mr. Ms. Mrs.		
Guardian's Name (if applicant is minor)		ST
Applicant's Date of birth D D M M	Y Y Y Applicant's/Guardian's Mobile No.	
PAN/Form 60 (in absence of allotment of PAN		
<b>TDS waiver</b> Yes. I am attaching appl		
	er through our customer service portal Experia. Refer clause 9 (i), (ii) and (iii) in Te	
	Director Director or Promoter of BFL Employee Senior Citizen (60 er (DP/Client ID	years or above)
Sildicitor	or (or/client to)	
Second Applicant Details		
New Customer (please fill in the KYC f		
Existing Customer (Customer ID)	Or Deposit ID  mer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your	mobile number and OTD to logic
	e in any KYC information, please ask for a separate KYC Form from your Bajaj Finance representative	
CKYCR No./ KIN (non-mandatory)	If you are a mutual fund investor, you will get it from the A	MC. You can also get it from your credit card issuer
Name ☐ Mr. ☐ Ms. ☐ Mrs.		S T
Guardian's Name (if applicant is minor)		ST
Applicant's Date of birth	Y Y Applicant's/Guardian's Mobile No.	
PAN/Form 60 (in absence of allotment of PAN	(mandatory)	
Category (tick as applicable) Relative	Director Director or Promoter of BFL Employee Senior Citizen (60	years or above)
Sharehol	er (DP/Client ID)	
Nomination to Deposit: Form DA 1: u/s 4	QB of RBI Act 1934 (Highly recommended to nominate)	
Should you need time to make up your mind,		
☐ I/We above named depositors do no	vish to nominate	
	nt address in your records, nominate the following person to whom in the eve	nt of my/our/minor's death the
amount of this deposit may be return  1. *Name & Address of the Nominee	d by Bajaj Finance Limited	
1. "Name & Address of the Nominee	Polationship with depositor	
Please enter Date of Birth of the Nomi	ee in DD/MM/YYYY D D M M Y Y Y Mobile number of nominee	
Email ID of Nominee	woodie namer of nonlinee	
2. *As the Nominee is minor on this date	I/Wa appoint /Cuardian Name	
address	y we appoint (dualdian Name	
	n behalf of the nominee in event of my/our/minor's death during the minority of	the nominee
Did you know: Once nominee become	s major, the guardian details become null and void	יה אינוייייייייייייייייייייייייייייייייייי
Signature/thumb impression of all app	cants with date:	
<i>★</i> Mandatory for first applicant/guardia	→ Mandatory for second applicant/guardian	
In case of thumb impression, 2 witnesses r	me and signature are required. Name of nominee should be same as that appearing of	on valid ID Proof of the nominee.
Witness 1	Witness 2	
The contents of the application form were to the applicant/ co applicant in	explained signature and employee code of sourcing employee	
to the application to application in immunity	or sourcing employee	
·} <b>&lt;</b>		
	Thank you for trusting us	
Provisional Receipt (Please see overlea	Application Number	
Name of Applicant FIR	T   M I D D L E   L	A S T
Cheque/UTR No.		
Amount INR	Tenor Months No. of Deposits	
Plan opted for Single maturity schem	Monthly maturity scheme	
Bank name		
Bank account No.		on date DDDMMMYYYYY
Write to us at wesase@bajajfinseswin or call of		

## Applicants' Consent and Confirmation

We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We state that the amount being deposited is not out of borrowed funds or funds acquired by accepting deposits from any other person or through any illegal or wrongful means. I/We confirm that I/we have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/we am/are making the deposit with the BFL at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, under Section 194 A/195 of the Income Tax Act, 1961, as may be applicable. I/We agree that any and all information provided by me/us in this application or through separate KYC form or previously submitted KYC, all deposit(s) held by me/us with BFL may be disclosed by BFL to any statutory/regulatory authorities as and when required and to provide any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application. I/we agree that in case of joint fixed deposit with a survivor/sip 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 our supersents a valid discharge of the BFL shall be discharged to the GS declaration will be considered as per the KYC form submitted separately.

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

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





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



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

### Terms and Conditions

### ACCEPTANCE OF DEPOSITS:

- ACCEPTANCE OF DEPOSITS:
  Baja Ji Finance Limited (Presented to as the "Company/BFL" shall accept fixed deposit ("Deposit") under the Systematic Deposit Plan (SDP) under Plan 1 i.e. Monthly Maturity Scheme or Plan 2 i.e. Single Maturity Scheme, selected by the Applicant 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 maybe required by the Company.

  The Company does not accept deposits under Systematic Deposit Plan from foreign nationals, Person of Indian Origin and Non-Resident Indians (NRS).
- (NRIs).

  (NRIs).

  (v) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the SDP 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 accept or reject any application received for opening or placing the Deposit without assignary are saon whatsoever. The amount in relation to such rejected Application will earn an interest equivalent to 12M cumulative 801 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 croproate deposits and 45 days for non resident
- sits shall not be accepted in cash or transfer from NRO/NRF Account
- (v) Deposits snail not be accepted in cash of transfer from historynics. Account.
  (vi) The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.
  (vii) The maturity period of each monthly Deposit created under Monthly Maturity Scheme of SDP shall be for a minimum period of 12 months to a maximum period of 60 months. The Applicant will have option to choose between 6 to 48 number of monthly Deposits under monthly maturity
- scheme.

  (viii) In case of Single Maturity Scheme of SDP, the SDP Tenor shall be for a minimum of 19 months to maximum of 60 months as specified in page 1 of this application form. All deposits under the said Single Maturity Scheme of SDP will mature on a same date.

  (ix) A separate Fixed Deposit number will be issued to each monthly Deposit. The Deposit tenor selected for first deposit will be issued for each monthly Deposit. The Deposit tenor selected for first deposit will be palpicable to all the future deposits under Monthly Maturity Scheme of SDP. Under Single Maturity Scheme of SDP, the date of maturity will remain the same for all the deposits booked thereunder. Accordingly, the Tenor of first deposit under the said Single Maturity Scheme will be as per the SDP Tenor (specified in page 1 of this application form) selected by the Applicant and the Tenor of each deposit under the SDP will be treated as a separate fixed deposit and Tenor (as selected by the Applicant) will start from the date of realisation of each deposit instructions through NACIf/ cheepers.
- (a) The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the said amount will be refunded as is within 30 (thirty) business days. The minimum amount, Tenor and rate of interest under the SDP are indicated on cover page of the Application.

- 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-Frist 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.

### FIXED DEPOSIT RECEIPTS

- FIRAD UPPOSH RECEIPTS
  Foreard deposit under the SDP, a separate Fixed Deposit Receipts ("FDR") will be issued by BFL.
  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 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.

  Applicants acknowledge that, as against each deposit of money (either through cheque/NACH), a separate FDR for each deposit will be generated and delivered to Applicant by BFL. However, upon loss of such 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 Inder all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

- or higher liability on the part of BRL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

  MIXTREST:

  The fixed deposit will be booked at the rate of interest prevailing on the date of each Deposit under the SDP.

  In case of Single Maturity Scheme of SDP, since the date of or indurity for all the deposits is same, the rate of interest payable to the Applicant will gradually be reduced basis the Tenor of respective Deposit booked under the said option.

  (a) individual depositor or primary depositor, failing under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proporol rage) will be eligible for additional interest at the rate of up to 25% pa. an per Deposit amount of up to Rs. 5 (five) crore;

  (b) Individual depositor applying for deposit through BPL online link https://www.bajajfinserv.in/fixed-deposit-application-form?ProductName-SDP (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 up to Rs. 5 (five) crore.

  Depositor will be eligible for only one of the special category benefits mentioned above in point no (III) (a) and (b). If the Applicant falls under any of the above category on the date of receipt of SDP Application form by the Company, For sake of clarity, if the Applicant falls under any of the above category will not change during the SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout the SDP Tenor.

  The Depositor category will not change during the SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout the SDP Tenor.

  Depositor (individual depositor only) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to Rs. 5 (crore. Additional rate of interest is applicable over and above special category benefit mentioned in clause (ii) above.

  Rate of i

- In case of change in the rate of interest under the SDI publishing on website, SMS, email, WhatsApp message

- 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 DAT' as prescribed by Reserve Bank of India. The 'Form DAT' is available in the branches of the Company & Company's website at https://www.bajajifnserv.in/fixed-agreements-terms-and-conditions ('Website'). Nomination made by the depositor/applicant(s) when meanner prescribed by the Company, shall be binding on all the joint depositor/applicant(s). The nominee appointed by the Applicant(s) through this Application or by submitting 'Form DAT' shall be valid and applicable for all the deposits made under the SOP unless a separate nomination is declared by the applicant(s) way of a separate 'Form DAT' specifying begost number. In case the Applicant(s) wish to change the nominee and/or add the nominee then the Applicant(s) will be required to submit a separate Application form for such cancellation or variation. Any change and variation in the Nomination will be applicable only to the FD for which 'Form DAT' has been submitted
- John request of the depositor(s) for cancellation of nomination the Company will share 'Form DA2' and for changes (variation) in nomination, the Company will share Form DA3.

- Company will share Form DA3.

  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 deposit holder(s) (piontly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.

  ii) The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal for each such deposit within the prescribed period before the date of maturity. The payment will be made through NETF/RTGS or account payee cheque (in case of rejection of transfer by NETF/RTGS.) to the bank account of the depositor mentioned in the Application.

  ii) 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 reagand. In the event there is no nomination by the sole 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/Probase for the Will/Order or judgement from indian court to the satisfaction of the satisfaction of the admany 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.

- In case of renewal of deposit under Monthly maturity scheme of SDP, the depositor should submit a written request for renewal of the Deposit (or a In case of renewal of deposit under Monthly maturity scheme of SDP, the depositor should submit a written request for renewal of the Deposit for a portion thereof) so as to reach BE1 alleast 3 (three) business days before maturity date of the Deposit. The written request seas bushnet of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empanelled 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 of conditions prevailing on the date of renewal. FOR of the existing deposit may not be required at the time of renewal of deposits as it stands null avoid post its maturity date. Becent event of the post of the po

- above-mentioned perion.

  1) Under Single maturity scheme of SDP, if there is a bounce of NACH during its Tenor then the deposit for that particular month/s will not be booked and the Tenor of such option including the number of installments selected by the Applicant will not be increased/ extended.

  2) In case of death of the Primary depositor, the SDP will come to an end and NACH will not be presented for further creation of deposits after receipt of such information about the death. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposits.

### PREMATURE WITHDRAWAL:

- . mitted for either one or more deposit under the SDP provided the FD has completed more than 3 months from the date will be settled in accordance with the terms and conditions applicable to Fixed Deposit. re withdrawal is permitted . The death claims will be se A request form for premature withdrawal will have to be given by dep
- Arequest 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:

  July to 3 (three) months from date of Deposits 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/ [egal heirig, of the decreased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case maybe, 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 (siz) months from the date of the Deposits interest shall not be payable.

  After 6 (six) months but before the date of maturity of the Deposits 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.

  Journal of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

- LOAN AGAINST PUBLIC DEPOSIT

  'Loan against the public deposit facility may be provided to depositors against each of the Deposit(s) placed with the Company under the 50P; subject to fulfillment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Separate Loan Against Fixed Deposit documentation is required to be executed for each deposit against which the loan may be granted and accordingly separate loan account number will be opened for each deposit.

  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%.
- iii)

- 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 deposit volte 50 peopst. Please not that the loan to deposit value for such loan facility cannot exceed 75%.

  \*\*PREMS\*\*

  \*\*P

- the Application such shall be failure of effected transmission by the Company only on the basis of written instruction signed by all the concerned

- deposit holder(s).

  The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.

  The accompanying advertisement inviting fixed deposits forms part of the Application form.

  By submitting his Application, the Applicant(s) hereby expressly consent and authorise BFJ, 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/bitly/bots/emails/post etc., irrespective of rejection of this Application.

  Depositor can cancel his/her NAK mandate anytime in between 8 stop the systematic deposits parment. However, once cancelled, such mandate will not be revived. In case depositor(s) with to place deposit under SDP after cancellation of the earlier application, the depositor(s) will have to submit fresh SPA application.
- ubmit fresh SDP application form
- xvii) Requests related to any change In bank details should reach us at least 7 days prior to the Interest or maturity payment

- 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 application form should be duly filled and signed by all the applicant(s). The first deposit under the SDP should mandatoribly be made by ne testinating, e-mandate or using 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 and by submitting required documents with any of the branch or authorized distributor of the Company.

  Introduction of all the applicants compulsory. Such introduction and may be by any one of the following methods:

  (a) The applicant can obtain introduction from any other fined deposit together with BTL. The said existing depositor will be required to disclose his/her name, ustomer ID/ account number and fixed deposit recept (FIQR) number and other information as sought to the satisfaction of BTL, (b) The applicant can also introduce himself/herself by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Viail documents provided in the Application and a recent coloured photograph to BTL for verification. The aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.

### IMPORTANT INFORMATION

- iii)
- IMPORTANTINFORMATION
  Subsequent/Monthly deposit refers to representation of NACH once in a month on a date specified by the applicant while opting for the SDP.
  In case of any change in maximum Tenor of the FD (which is 60 months as on date) the maximum Tenor as per the regulatory/ statutory guidelines prevailing on the date of booking FD or as opted in the SDP, whichever is less will be followed.
  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 I, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400 001.
  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 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.

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

### Systematic Deposit Plan (SDP) (for Resident Individuals only):

Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. May 12, 2021)

	Cumulative rates of interest (% p.a)			
Tenor in	For Depositors other than	Special Category		
months	Senior Citizens		For applications received through online mode	
12 - 23	5.65%	5.90%	5.75%	
24 - 35	6.10%	6.35%	6.20%	
36 - 60	6.50%	6.75%	6.60%	

- Minimum deposit amount under SDP is ₹ 5.000/- per Deposit.

- ay minimum deposit amount under SDP is ₹ 5,000/- per Deposit.
  b) The SDP is offered only to Indian residents.
  c) In SDP each Fixed Deposit (Ferder das "Deposit") will be treated as separate Deposit and separate Fixed Deposit (Ferder das "Deposit") will be treated as separate Deposit and separate Fixed Deposit Receipt ("FDR") will be issued with tenure that will be computed from the date of such respective Deposit.
  d) In case of Monthly Maturity Scheme, the Depositor will have option to choose between 6 to 48 number of monthly Deposits under SDP.
  e) In case of Single Maturity Scheme, the Depositor will have option to choose between 6 to 47 number of monthly Deposits under SDP.

  1) The maturity period of each monthly deposit created under Monthly Maturity Scheme of 5DP shall be for a minimum period of 2 months to a maximum period of 50 months.

  2) In case of Single Maturity Scheme of SDP the SDP Tenure shall be for a minimum of 19 months to maximum of 60 months. All Deposits under the said Single Maturity Scheme will be a sper the SDP Perureus elselect by the depositor and the tenure of Fast Deposit under the SDP will mature on a same date. Accordingly, the tenure of first Deposit under the said Single Maturity Scheme will be appert the SDP Perureus selected by the depositor and the tenure of each Deposit placed after the first Deposit will gradually reduce in order to match the same towards fixed maturity date.

  1) Bajaji Finance Left ("Cmpany") will book Deposit at the rate of interest prevailing on the date of each Deposit as per the tenor selected under the SDP.

  2) In case of online application, the first Deposits under the SDP will be booked within 5 days from date of the application, then control the supplicable from date of booking of Deposit.

  3) The Deposits under SDP will be considered as cumulative deposit and interest will be naid on maturity only.

maturity only.

The amount towards the first Deposit under the SDP shall be made through internet banking, the amount towards to account payee cheque. The subsequent deposits will have to be made by issuint National Automated Clearing House (NACH) mandate duly registered with depositors Sank, whice will be presented once in a month on the date specified by the depositor. However, until successive registration of NACH mandate, no subsequent Deposit shall be booked by the Company under the SDP.

- Sop.

  For the sake of clarity, any subsequent Deposit after the first deposit is not acceptable through any other payment mode, except through NACH mandate.

  1), (2) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e., persons more than 66 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 of up to 55 (five) correc.

  (a) Individual depositor applying for Deposit through BEL online link https://www.bajdifinservi.iv/freed-deposit-application-firmerProductName=0ff Wenter entire journey including application filling and payment through the banking and e-NACHIs concluded through online modely will be eligible for additional interest at the rate up to 100% ps.a. on Deposit amount of up to 55 (five) crore. This benefit will be applicable once the Company starts accepting online SDP anniformations.

- filling and payment through net banking and e-NACH is concluded through online model will ble eligible for additional interest at the rate up to 0.0% pa. an on begost amount of up to 5° f (live) crore. This benefit will be applicable once the Company starts accepting online 5DP applications.

  Depositor will be eligible for only one of the special category benefits mentioned above in point no. (16(a) and (b) if the applicant falls under any of the above category on the date of receipt of 5DP Application form by the Company, For sake of clarity, if the applicant falls under any of the above category subsequent to placing of first Deposit, the applicant will not be eligible for the aforesid special category-benefits for subsequent monthly deposits made under the same 5DP.

  If the Depositor category will not change during the applicant will not be eligible for the aforesid special category-benefits for subsequent monthly deposits made under the same 5DP.

  If the Depositor category will not change during the 5DP and will remain same as on the date of opting for 5DP. The same category-will be applicable throughout the 5DP tenure.

  Mo Depositor (individual Depositor only and does not include entitles) intending to renew the Deposit upon maturity will be eligible for additional rate of upto 1.0% p.a. for Deposit up to ₹ 5 crore.

  Additional rate will be over and above the applicable rate of interest.

  Receive Bank of India.

  The company will make repayment of Deposit on the date of maturity of such Deposit up to ₹ 5 crore.

  The payment will be made through MFT or RTGs or account payee cheeped in such morth and NACH mandate will be readed through the Tor RTGs or account payee cheeped in such morth and NACH mandate will be presented in the next month as per 5DP in such case, tenure of 5DP-selected by the deposit or while oping to the bar.

  The request for renewal of the Deposit special or of months for which the NACH stood dishonered.

  The request for renewal of the Deposit special or of months for which the NACH stood d
- accepted post the above-mentioned periou.

  In case of death of the individual primary depositor, the SDP will come to an end and NACH will be presented for further creation of deposits after receipt of such information about the death, death claims will be settled in accordance with the terms and conditions applicable to F

Total outstanding dues of creditors Omer including the properties of the properties

c. rrottts/uvidends: 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 espect of the said years.

Financial Year	Profit (Sta	ndalone)	Dividend
ended on	Before Tax	After Tax	9/0
31.03.2019	6,035.30	3,890.34	300
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500

D. Brief particulars of the management of the Company:
The Company is managed by the Managing Director, subject to the control 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. CCI 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
Dr. Naushad Forbes (Independent Director)	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face,	Retired Civil Servant

# nmarised Financial Position of the Company (standalone) as appearing in the

two latest audited balance sheets:		(₹in Crore)
	As at	As at
	31 March 2021	31 March 2020
ASSETS		
Financial assets		
Cash and cash equivalents	1,383.63	674.53
Bank balances other than cash and cash equivalents	2.13	4.83
Derivative financial instruments	0.00	171.76
Trade receivables	720.10	867.18
Loans	1,13,089.94	1,13,417.08
Investments	20,169.12	20,138.98
Other financial assets	487.33	349.51
Total financial assets	1,35,852.25	1,35,623.87
Non-financial assets		
Current tax assets (net)	155.07	204.57
Deferred tax assets (net)	919.21	847.61
Property, plant and equipment	972.44	1.016.16
Capital work-in-progress	7.07	0.00
Intangible assets under development	43.99	0.00
Intangible assets	254.76	211.98
Other non-financial assets	134.10	99.38
Total non-financial assets	2,486.64	2,379.70
Total assets	1,38,338.89	1,38,003.57
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

### -Total outstanding dues of micro enterprises -Total outstanding dues of creditors other than 191.08 179,46 micro enterprises and small enterprises Borrowings (other than debt securities) 25,803.43 21,427.10 3,898.61 4,141.75 743.65

Total liabilities and equity	1,38,338.89	1,38,003.5
Total assets	35,938.74	31,813.2
Other equity	35,818.42	31,693.2
<b>Equity</b> Equity share capital	120.32	119.9
Total non-financial liabilities	784.82	498.0
Other non-financial liabilities	475.48	367.0
Provisions	136.56	78.8
Non-financial liabilities Current tax liabilities (net)	172.78	52.1

Particulars	As at 31 March 2021	As a 31 March 2020
Disputed claims against the Company not acknowledged as debts	51.98	44.18
VAT matters under appeal	4.29	4.35
ESI matters under appeal	5.14	5.1
Service tax matters under appeal		
- On interest subsidy - On penal interest/ charges - On others	1,905.44 237.25 6.42	1,971.6 223.1 6.2
Income tax matters:		
- Appeals by the Company - Appeals by the Income tax department	0.00 0.28	0.3

# . a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 : ₹49,257.75

b) The aggregate of deposits actually held as on 31.03.2021 : ₹25,803.43 Crore

- by the aggregated uses from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹ 52.55 Ciore (Baja) Housing Finance Ltd. − ₹ 3.56 C, Baja) Allianz Life Insurance Company Ltd. − ₹ 4.51 C, Baja) Allianz Life Insurance Company Ltd. − ₹ 4.51 C, Baja) Finserv Health Ltd. − ₹ 7.70 Cr, Baja) Allianz Company Ltd. − ₹ 4.34.22 C, Baja) Finserv Direct Ltd. − ₹ 0.07 Cr, Baja) Finserv Health Ltd. − ₹ 7.70 Cr, Jamnalal Sons Pvt. Ltd. − ₹ 0.09 Cr, Jamnalal Sons Pvt. Ltd. − ₹ 0.09 Cr)
- The Company has no overdue deposits other than unclaimed deposits.

Contingent Liabilities (Standalone)

- The Company declares as under:

  i) The Company has complied with the RBI directions applicable to it.
- ii) The compliance with the RBI 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.
- IN the exposits source or yet company action to secure of the property of the formation position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company of for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.
- L Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:

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

Business carried on by the Company and its branches:

Providing consumer finance ranging from wehide loans, consumer durable financing, personal loans, loan against property, home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmedanga, Amer, Akola, Akor, Alappurha, Allahabad, Amhada, Amravati, Amreis, Amrista, Anand, Anantpur, and Ankalesthwar, Asansol, Aurangabad, Bagalkot, Bangaboe, Barantal, Badroid, Barelly, Badrod, Barshi, Belgaum, Bellany, Bhandra, Bhahards, Chilibli, Chiplun, Chitradurgs, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhol, Daha, Davangere, Dehradun, Devas, Bhahad, Ohabad, Dhahaguman, Dharwad, Ohule, Dindigul, Duugapur, Eluru, Erode, Gandhidham, Goa, Golak, Gulberga, Guna, Guntur, Gwallot, Haldis, Jaloh, Hasan, Haver, Himathagar, Hoshangabad, Hoshaippur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Japadhi, Jajour, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jammaga, Jammes, Jammeda, Jambup, Kolan, Kollapur, Kolans, Kollapur, Kolans, Kolans, Kolans, Kotlas, Kanput Kapurthala, Karad, Karalkadi, Katunangapa, Bapik Karu, Karat, Katinisab, Andik, Almaguni, Kapurthala, Karad, Karalkadi, Kantini, Samaguni, Kahadwa, Khandya, Khandya, Khandya, Kandi, Khandya, Khandya, Kandi, Khandya, Kangapur, Kolak, Kolin, Kopingano, Kohb, Kota, Kothok, Kothok,

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

Debt securities

Subordinated debts

Other financial liabilities

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158

The amount should be deposited only by net-banking or cheque. 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. 2BAJAJFD (numerical account number is replaced by CMS Collection code – 2BAJAJFD), Account type: current account, Bank Name: IndusInd Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting www.bajajfinserv.in/fixed-deposit or any of our affiliated partner websites or apps. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +91 8698010101.

Customer ID:		'FORM NO. 15G'					
Application Forr		ction 197A(1), 197A(1A) and rule 29C]					
			be made by an individual or a persor omes without deduction of tax.	1			
	(not being a company or	PART I	sines without deduction of tax.				
1 Name of Asses	see (Declarant)FirstM		Last 2 DAN of the Assessed				
			claration is being made): 20 20				
,							
	tus (tick whichever applicable): Indian/Other 6. Comp		code:				
9(a). Whether ass	sessed to tax under the Income-tax Act, 1961: Yes	No 9(b). If yes, late	est assessment year for which assessed.				
10. Estimated inco	ome for which this declaration is made						
11. Estimated tota	al income of the P.Y. in which income mentioned in co	olumn 10 to be included					
	m No. 15G other than this form filed during the previo						
		Aggregate amount of inco	ome for which Form No. 15G filed				
13. Details of inco	ome for which the declaration is filed	1					
Sr. no. Identif	ication number of relevant investment/account, etc.8	Nature of income	Section under which tax is deductible	Amount of income			
1		Fixed Deposit Interest	194 A				
2		Fixed Deposit Interest	194 A				
3		Fixed Deposit Interest	194 A				
4		Fixed Deposit Interest	194 A				
complete and is trul Income- tax Act, 190 *income/incomes re the assessment year referred to in column	do h ly stated. *I/We declare that the incomes referred to i 61. *I/We further declare that the tax *on my/our est eferred to in point 13 computed in accordance with the r 2020	in this form are not includit imated total income includi provisions of the Income-ta t *my/our *income/income:	ole in the total income of any other pers ng *income/incomes referred to in poin x Act, 1961, for the previous year ending on the aggrees to in column 11 *and the aggrees	on under sections 60 to 64 of th t 10 *and aggregate amount of on 31.03relevant to gate amount of *income/income:			
chargeable to incom			Si	gnature of declarant			
Place	Date			(First applicant)			
		PART II					
		onsible for paying the inco	ome referred to in column 11 of Part I]				
	Name of the person responsible for paying <b>BAJAJ FINANCE LIMITED</b> Unique Identification No						
	on responsible for paying <b>AABCB1518L</b> ss: <b>4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE</b>	. OFF PUNE AHMEDNAGA	R ROAD, VIMAN NAGAR, PUNE - 4110	014			
		nail ID					
Telephone No. (v	vith STD Code) and Mobile No. <b>020-30405060</b> Ar	mount of income paid <b>Gro</b> s	ss Interest for FY				
Date on which Declaration is received D D M M Y Y Y Y Date on which the income has been paid/credited (DD/MM/YYYY) D D M M Y Y Y Y							
Place							
Date							
			for paying the income refe	rred to in column 10 of Part I			

\*Delete whichever is not applicable

As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN). Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

- 1. Enter the name of the declarant
- 2. Enter the PAN of the declarant
- 3. Tick whichever status is applicable
- 4. The financial year to which the income pertains.
- 5. Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- Please mention 'Yes' if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- 0. Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- 11. Enter income from all sources, including income filled in 10. above
- 12. In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.
- 13. Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

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

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

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

The person responsible for paying the income referred to in column 10 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.

The person responsible for paying the income referred to in column 10 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1A) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 10 and 12.

Customer ID: 'FORM N			'FORM NO. 15H'				
			section 197A(1), 197A(1A) and rule 29C]				
				n individual who is of the agwithout deduction of tax.	je of		
		SIATY YEARS OF THOSE V	PART I	without deduction of tax.			
1 Name	of Assesses (Declarant)	First Mi		last a pan of the	A		
	, ,						
		Status (tick whichever applicable):				,	
	,	applicable): Indian/Other 7. Comp					
		the Income-tax Act, 1961: Yes					
		eclaration is made					
		in which income mentioned in co					
		n this form filed during the previo					
				ome for which Form No. 15H f			
14. Deta	ils of income for which the d	eclaration is filed					
Sr. no.	Identification number of re	elevant investment/account, etc.8	Nature of income	Section under which tax is	deductible	Amount of income	
1			Fixed Deposit Interest	194 A			-
2			Fixed Deposit Interest	194 A			
3			Fixed Deposit Interest	194 A			
4			Fixed Deposit Interest	194 A			
*I/We complete a Income- ta: *income/in the assessn referred to	nd is truly stated. *I/We dec x Act, 1961. *I/We further de comes referred to in point 13 nent year 2020in column 13 for the previous	do he lare that the incomes referred to it clare that the tax *on my/our estition computed in accordance with the part will be nil. *I/We also declare that sever ending on 31.03	n this form are not includib mated total income includi provisions of the Income-ta **my/our *income/incomes	ole in the total income of any ng *income/incomes referred x Act, 1961, for the previous ye s referred to in column 11 *and	other person to in point ear ending of the aggreg	on under sections 60 to 11 *and aggregate amon n 31.03relev ate amount of *income,	64 of ount ovant to /incom
chargeable	to income-tax.				Sin	nature of declarant	
Place	Date	2				(First applicant)	
			PART II				
	1	To be filled by the person respo	nsible for paying the inco	ome referred to in column 1°	l of Part I]		
Name of	the person responsible for p	paying <b>BAJAJ FINANCE LIMITED</b>		Unique Identif	ication No.		
	he person responsible for p	, ,		,			
		JAJ FINSERV CORPORATE OFFICE			JNE - 41101	14	
	TAN of the person responsible for paying: PNEB00001B Email ID  Telephone No. (with STD Code) and Mobile No.020-30405060 Amount of income paid Gross Interest for FY						
Date on which Declaration is received D D M M Y Y Y Y Date on which the income has been paid/credited (DD/MM/YYYY) D Date on which the income has been paid/credited (DD/MM/YYYY) D Date on which the income has been paid/credited (DD/MM/YYYY) D D M M Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y							
				, , , , , , , , , , , , , , , , , , ,	, ,		
				Ciana	iture of the	person responsible	
חשופ						red to in column 10 of I	Part I
				.o. po/g the ii			

\*Delete whichever is not applicable

As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN). Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

- 1. Enter the name of the declarant
- 2. Enter the PAN of the declarant
- 3. Tick whichever status is applicable
- 4. The financial year to which the income pertains.
- 5. Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- Please mention 'Yes' if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- 10. Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- 11. Enter income from all sources, including income filled in 10. above
- 12. In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.
- 3. Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

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

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

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

b. In any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

The person responsible for paying the income referred to in column 10 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.

The person responsible for paying the income referred to in column 10 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1A) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 10 and 12.

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

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.

SDP Application Form - Urban
Page 7 of 8

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

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

I certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the

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

BFL Employee | Fmployee ID and sign