

BAJAJ FINANCE LIMITED

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

Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 08 May 2019)

For new customers:

Tenor in months	Minimum deposit (in Rs.)	Cumulative	Non-cumulative			
			Monthly	Quarterly	Half yearly	Annual
12 - 23	25,000	8.00%	7.72%	7.77%	7.85%	8.00%
24 - 35		8.15%	7.88%	7.93%	8.00%	8.15%
36 - 60		8.60%	8.28%	8.34%	8.42%	8.60%
Special tenor scheme						
15	1,00,000	8.05%	7.77%	7.82%	7.89%	8.05%

For senior citizens:

Tenor in months	Minimum deposit (in Rs.)	Cumulative	Non-cumulative			
			Monthly	Quarterly	Half yearly	Annual
12 – 23	25,000	8.35%	8.07%	8.12%	8.20%	8.35%
24 – 35		8.50%	8.23%	8.28%	8.35%	8.50%
36 – 60		8.95%	8.60%	8.66%	8.76%	8.95%
Special tenor scheme						
15	1,00,000	8.40%	8.12%	8.17%	8.24%	8.40%

For Bajaj Group employees, Bajaj Finance Ltd customers and Bajaj Allianz Life Insurance policyholders:

Tenor in months	Minimum deposit (in Rs.)	Cumulative	Non-cumulative			
			Monthly	Quarterly	Half yearly	Annual
12 - 23	25,000	8.25%	7.97%	8.02%	8.10%	8.25%
24 - 35		8.40%	8.13%	8.18%	8.25%	8.40%
36 - 60		8.85%	8.51%	8.57%	8.66%	8.85%
Special tenor scheme						
15	1,00,000	8.30%	8.02%	8.07%	8.14%	8.30%

Rates for above Rs. 5 crore may vary from the published card rate

Renewal rate benefit of 0.10% over and above the published card rate (for individual customers only)

PLEASE FILL IN BLOCK LETTERS AND TICK WHERE REQUIRED ☒

Investment Details

- Investment New ☐ Renewal ☐ If renewal, existing FD No. Renew Principal ☐ Renew Principal and Interest ☐ Partial renewal ☐
(only for cumulative) (cumulative up to P+I and non-cumulative up to only P)
- Deposit Payable to First Holder ☐ Either or Survivor ☐
- ☐ Single deposit (Depositor needs to fill in information only in the first row and write "1" in column A)
- ☐ Multi deposit^

No. of FDs	Deposit Amt (Rs.)	Deposit Amt (in words)	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for non-cumulative option)	Auto-renew*	Scheme (to be filled in by BFL representative)
A	B	C	D=A X B	E	F	G	H	I
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non- cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Principal Or <input type="checkbox"/> Principal+ interest (only for cumulative)	
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non- cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Principal Or <input type="checkbox"/> Principal+ interest (only for cumulative)	
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non- cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Principal Or <input type="checkbox"/> Principal+ interest (only for cumulative)	
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non- cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Principal Or <input type="checkbox"/> Principal+ interest (only for cumulative)	
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non- cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Principal Or <input type="checkbox"/> Principal+ interest (only for cumulative)	
Max 5								

^Applicable only for payment made through a single tranche only.

*tenor, deposit option and interest payment frequency will remain the same of the deposit getting auto-renewed. Rate of interest prevailing on the maturity date will be applicable to the auto-renewed deposit. The deposit will auto renewed, unless a written request is submitted to BFL to stop the auto-renewal.



Date:

Application Form No.:

Sourcing Channel:

Broker Code:

Sub Broker Code:

Newly added features:

- Multi deposit option
- Auto renewal facility
- Existing customer benefit of 0.25% for all Bajaj Finance Customers and Bajaj Allianz Life Insurance policyholders
- Invest through debit card (select locations only)
- Renewal benefit of 0.10%

Special Category

Refer Point no. 1 in Terms and Conditions for details

Special Category Bajaj Group Employee ☐ Organisation Name _____

(Please provide a copy of your Bajaj Group Employee ID)

Senior Citizen ☐ Director or a promoter of BFL ☐ Relative of the Director^ Yes ☐ No ☐ Shareholder Yes ☐ No ☐

If BFL existing customer, please provide your BFL LAN/Customer ID/Deposit ID _____

If Bajaj Allianz Life Insurance policy holder, please provide your policy number (policy copy is mandatory alongwith this form) _____

*In case of any amount received from a relative of director of the Bajaj Finance Ltd, declaration to be submitted, in this regard.

First Applicant Details (mandatory)

First Applicant's Name _____
First Middle Last

Constitution Resident Individual ☐ Resident Non-Individual (Please tick any one of the below) ☐

HUF ☐ Partnership ☐ Proprietorship ☐ Section 8/ 25 companies ☐ NGO ☐ Trust ☐ LLP ☐ Others ☐

Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP) ☐ Relative of PEP ☐

Applying for FD Self ☐ As a proprietor on behalf of the sole-proprietorship ☐ Karta on behalf of HUF ☐

A partner on behalf of partnership firm ☐

Gender CKYCR No./ KIN _____ PAN/Form 60 (in absence of allotment of PAN) (mandatory) _____

Date of Birth/

Date of Registration Marital Status ☐ Married ☐ Unmarried ☐ Others

Address (Current): _____

City/Town/Village _____ State/UT _____ PIN/Zip code _____ Country _____

Address (Correspondence - should mandatorily be address in India. The Company will not send any physical correspondence overseas): _____

City/Town/Village _____ State/UT _____ PIN/Zip code _____

Email ID

(Mobile no. or Email ID is mandatory)

S T D Code

Landline

Mobile Number

Occupation: ☐ Business/Self-Employed ☐ Professional ☐ Retired ☐ Housewife ☐ Student

☐ Service-Private Sector ☐ Service-Government Sector ☐ Others

Annual Income Up to Rs. 15 lakh ☐ Rs. 15 lakh-Rs. 50 lakh ☐ Rs. 50 lakh+ ☐ **Occupation** Self employed ☐ Salaried ☐ Retired ☐

Father's/Spouse's Name _____
First Middle Last

Mother's Name _____
First Middle Last

If the First Applicant is a minor, please provide the below details:

Guardian's Name _____

PAN/Form 60 (in absence of allotment of PAN) (mandatory) _____

Tax to be deducted at source : Refer point 9 of the Terms & conditions 9 (i) Yes ☐ No. I will submit for 15G / 15H* ☐

Coloured
Photograph
of First Applicant

*To be filled by all individuals and HUF

Second Applicant's Name

Mr.	Ms.	Mrs.	M/s
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Constitution Resident Individual ☐ Resident Non-Individual (Please tick any one of the below) ☐

HUF ☐ Partnership ☐ Proprietorship ☐ Section 8/ 25 companies ☐ NGO ☐ Trust ☐ LLP ☐ Others ☐

Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP) ☐ Relative of PEP ☐

Gender

M	F	O
---	---	---

 CKYCR No./ KIN _____ PAN/Form 60 (in absence of allotment of PAN) (mandatory) _____

Date of Birth/

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Date of Registration

D	D	M	M	Y	Y	Y	Y
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 Marital Status ☐ Married ☐ Unmarried ☐ Others

Address (Current):

City/Town/Village _____ State/UT _____ PIN/Zip code _____ Country _____

Address (correspondence - should mandatorily be address in India. The Company will not send any physical correspondence overseas): _____

City/Town/Village _____ State/UT _____ PIN/Zip code _____

Email ID (Mobile no. or Email ID is mandatory)	STD Code	Landline	Mobile Number
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Occupation: ☐ Business/Self-Employed ☐ Professional ☐ Retired ☐ Housewife ☐ Student
☐ Service-Private Sector ☐ Service-Government Sector ☐ Others

Annual Income Up to Rs. 15 lakh ☐ Rs. 15 lakh-Rs. 50 lakh ☐ Rs. 50 lakh+ ☐ **Occupation** Self employed ☐ Salaried ☐ Retired ☐

Father's/Spouse's Name

Mr.	Ms.	Mrs.
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Mother's Name _____

If the First Applicant is a minor, please provide the below details:

Guardian's Name

PAN/Form 60 (in absence of allotment of PAN) (mandatory) _____

Third Applicant's Name

Mr.	Ms.	Mrs.	M/s
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Constitution Resident Individual ☐ Resident Non-Individual (Please tick any one of the below) ☐

HUF ☐ Partnership ☐ Proprietorship ☐ Section 8/ 25 companies ☐ NGO ☐ Trust ☐ LLP ☐ Others ☐

Please tick (✓) if the following is additionally applicable to you: Politically Exposed Person (PEP) ☐ Relative of PEP ☐

Gender

M	F	O
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 CKYCR No./ KIN _____ PAN/Form 60 (in absence of allotment of PAN) (mandatory) _____

Date of Birth/Date of Registration

D	D	M	M	Y	Y	Y	Y
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 Marital Status ☐ Married ☐ Unmarried ☐ Others

Address (Current):

City/Town/Village _____ State/UT _____ PIN/Zip code _____ Country _____

Address (Correspondence - should mandatorily be address in India. The Company will not send any physical correspondence overseas): _____

City/Town/Village _____ State/UT _____ PIN/Zip code _____

Email ID (Mobile no. or Email ID is mandatory)	ST D Code	Landline	Mobile Number
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Occupation: ☐ Business/Self-Employed ☐ Professional ☐ Retired ☐ Housewife ☐ Student
☐ Service-Private Sector ☐ Service-Government Sector ☐ Others

Annual Income Up to Rs. 15 lakh ☐ Rs. 15 lakh-Rs. 50 lakh ☐ Rs. 50 lakh+ ☐ **Occupation** Self employed ☐ Salaried ☐ Retired ☐

Father's/Spouse's Name

Mr.	Ms.	Mrs.
-----	-----	------

Mother's Name _____

If the First Applicant is a minor, please provide the below details:

Guardian's Name _____

PAN/Form 60 (in absence of allotment of PAN) (mandatory) _____

Nomination to Deposit: Form DA 1: U/S 45 QB of RBI Act 1934

I/We, above named Depositors at above address, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by the Company:

1. #Name and Address of Nominee Relationship with Depositor Date of Birth

D	M	M	Y	Y	Y	Y
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2. As the nominee is a minor on this date, I/we appoint (Name, Address and Age) to receive the amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee. (*Strike out if not applicable)

*Date of Birth (if nominee is a minor) *Place & Date:

Signature(s)/Thumb

Impression of Depositor Two Witnesses' Name & Signature 1) 2)

*Name should be same as that appearing on a valid ID proof of the nominee

Payment Details

(funds to be deposited in favour of **BAJAJ FINANCE LTD FIXED DEPOSIT ACCOUNT NUMBER: 00070350006738**,

Account type: current account, **Bank Name:** HDFC Bank Ltd, **IFSC:** HDFC0000007, **Bank branch:** 885, Bhandarkar Road, Pune-411004)

☐ Cheque (Cheque no.)

☐ ^Debit card (Name of debit cardholder)

☐ NEFT/RTGS

Additional details:

Bank name Branch Account type

Bank account number IFSC Transaction date

Reference No. (Applicable for deposit amount electronically transferred through Net banking or Debit card)

☐ (I want to receive maturity proceeds in another Bank account. With this application form, I am submitting a cancelled cheque of such account with a valid IFS code)

^Statement showing debit of funds along with transaction slip is mandatory

Customer's 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 Company 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, 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.

Signature/thumb impression of all depositors with date*:

First Applicant  Second Applicant Third Applicant
Signature of witness Signature of witness Signature of witness
in case of thumb impression in case of thumb impression in case of thumb impression

FATCA/CRS Details for Individual Applicants (mandatory)

Below information is required for all applicants/guardian

	Place / City of Birth	Country of birth	Country of citizenship/nationality		
First applicant/guardian			India <input type="checkbox"/>	USA <input type="checkbox"/>	Others.....
Second applicant			India <input type="checkbox"/>	USA <input type="checkbox"/>	Others.....
Third applicant			India <input type="checkbox"/>	USA <input type="checkbox"/>	Others.....

Are you a tax resident (i.e. are you assessed for tax) in any other country outside India? Yes ☐ No ☐

If 'yes', please fill below details for all countries (other than India) in which you are a resident for tax purpose i.e where you are a citizen/resident/green card holder/tax resident in the respective countries

	Country of tax residency	Tax Identification number or functional equivalent	Identification type (TIN or other, please specify)	If TIN is not available, please tick the reason A,B or C (as defined below)
First applicant/guardian				Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Second applicant				Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Third applicant				Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

Reason A→The country where the applicant is liable to pay tax does not issue Tax Identification numbers to its residents

Reason B→No TIN required (select this ONLY if the authorities of the respective country of tax residence do not require the TIN to be collected)

Reason C→Others, please state the reason thereof.....

Address type of first applicant

Residential ☐ Registered ☐ Business ☐

Address type of second applicant

Residential ☐ Registered ☐ Business ☐

Address type of third applicant

Residential ☐ Registered ☐ Business ☐

Date & Place: 

Signature/Thumb impression of first applicant

Date & Place:

Signature/Thumb impression of second applicant

Date & Place:

Signature/Thumb impression of third applicant

*In case of thumb impression, the sourcing person to sign near the thumb impression as the witness

Terms and Conditions

1. ACCEPTANCE OF DEPOSITS:

- Bajaj Finance Limited (hereinafter referred to as the "Company") 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 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.
- The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company from time to time. In the event amount received by the Company for opening Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for opening 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 ("Application") without assigning any reason whatsoever. The Company reserves the right to accept or reject any application received for opening or placing the Deposit ("Application") 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 11 (eleven) business days.
- The minimum amount, period and rate of interest of the scheme are indicated on cover page.

2. JOINT DEPOSITS:

- The Deposit may be made in joint names subject to a maximum of three applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit documents as specified by the Company and (c) meet the eligibility criteria specified by the Company.
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- 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 depositor(s).

3. FIXED DEPOSIT RECEIPTS

- Fixed Deposit Receipts ("FDR") will be sent to the depositor(s) through speed post within a period of three weeks from the date of Deposit.
- 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 a FDR/Interest warrant, the Company may, at its sole discretion, issue a duplicate receipt/warrant, on such terms and conditions including indemnification as deemed fit by the Company. All expenses, if any, incurred in this connection will be borne by the depositor(s).

4. INTEREST:

- Individual applicants falling under specific categories as mentioned below will be eligible for the following special interest rates:
 - Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age): Additional interest at the rate of 0.35% p.a. will be provided on Deposit amount of up to Rs. 5 (five) crore;
 - Customers (individual or non-individuals) having a customer ID in BFL system: Additional interest to the existing customer at the rate of 0.25% p.a. will be provided on Deposit amount of up to Rs. 5 (five) crore. It is clarified that said additional benefit of 0.25% is applicable on deposit made after gap of 15 days from the date of creation of existing deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit of 0.25%, the latest FD need to be created on or after 15th Jan XXXX, or
 - Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd (subject to submission of proof of policy document): Additional interest at the rate of 0.25% p.a. on Deposit amount of up to Rs. 5 (five) crore
 - Employees of Bajaj Group*: Additional interest at the rate of 0.25% p.a. on Deposit amount of up to Rs. 5 (five) crore.

The applicant will be eligible for only one of the above mentioned special category benefits per deposit transaction, except in the following circumstances where additional interest may be provided over and above the special category benefit:

- Individual Applicants: applying for renewal of Deposit: Additional interest at the rate of 0.10% p.a. will be provided on Deposit amount of up to Rs. 5 (five) crores; and
- Rate of interest for bulk deposits for more than Rs.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 for part period (i.e. other than complete month/quarter/half year/year) under Non-Cumulative Deposit Schemes will be calculated from the date of Deposit till the last day of the immediate next interest payment date. If a Deposit is made within a period of 30 (thirty) days prior to any of the interest payment dates, the interest for the part period will be paid on the next interest payment date.
- 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 warrant, 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 at the discretion of BFL management.

5. NOMINATION:

- Nomination facility is available to the depositors. For availing the nomination facility, the applicant will be required to submit a duly filled Form DA 1 prescribed by the Reserve Bank of India. The aforesaid form is available at Company's branches & Company's website at: <https://www.bajajfinserv.in/fixed-agreements-terms-and-conditions> ("Website"). Nomination made by the depositor/applicant through the said form and in the manner prescribed by the Company, shall be binding on all the joint depositor(s).
- 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).

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 holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of warrant 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 only, to the bank account of the depositor mentioned in the Application. In case of any rejection of such instruction for NEFT/RTGS for any reason, the Company will dispatch maturity payment warrant, in favour of the first applicant appearing in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection.
- 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.

- Request for renewing the Deposit (or a portion thereof) can be made either by visiting the Website or <https://mysite.bajajfinservlending.in/FDRenewal.aspx> or by visiting the Company's customer portal at <https://customerlogin.bajajfinservlending.in/> ("Experia"), atleast (one) business day before the maturity date of Deposit OR physically atleast 2 (two) business days before maturity date of Deposit by visiting the nearest Company branch or by sending a written request through the independent financial advisors or national distributors empanelled with the Company, to enable the Company to repay and/or renew the Deposit (or a portion thereof) as the case may be on the due date. 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. Depositor also has the option to renew either principal or principal along with interest at the time of placing the deposit, by ticking "Auto renewal" option on page 1. 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.

7. PREMATURE WITHDRAWAL:

- Premature withdrawal is permitted for either one or more deposit opted by the customer through this application form.
- Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:
 - Up to 3 (three) months from date of Deposit: No withdrawal of the Deposit is permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.
 - After 3 (three) months but before 6 (six) months from the date of the Deposit: No interest will be paid.
 - After 6 (six) months but before the date of maturity of the Deposit: Interest will be paid at a rate which is 2% lower than the rate specified for the period during which the scheme has run. In case no rate is specified for the Deposit period, interest rate payable will 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 DEPOSIT:

'Loan against the deposit' facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. A depositor becomes eligible for availing the facility only post the expiry of 3 months' period from the Deposit being on books of the Company. 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 endorsed with the 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 Rs. 5,00,000/- (Rupees five thousand only). It is the sole responsibility of the depositor 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. Customers can also fill Form 15 G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds Rs. 2,50,000 (Rupees two lacs fifty thousand only) for non-senior citizens, Rs. 3,00,000 (Rupees three lacs only) for senior citizens and Rs. 5,00,000 (Rupees five lacs only) for super senior citizens (aged 80 years and above), then form 15 G/H will not be valid and tax will be deductible. In this respect the extant guidelines as amended from time to time will be applicable.
- 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 RTD (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 depositor holder(s), in writing, to carry out such modifications.
- The Company will send all communications to the depositor 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 on written instruction signed by all the concerned depositor 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.
- Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
- By submitting this Application, I/we hereby expressly consent and authorise BFL/its representatives/its agents/ its business partners/its group companies/its affiliates to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bills/bots/emails/post etc., irrespective of rejection of my/or our Application.

10. HOW TO APPLY

- Depositor(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 the applicant(s).
- The amount should be deposited only by debit card or by a CTS compliant account payee cheque drawn in favour of 'BAJAJ FINANCE LTD FIXED DEPOSIT ACCOUNT NUMBER 00070350006738' clearly stating the deposit amount 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. In case of investment through debit card, application form along with Copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorised distributors.
- Customers who wish to apply online, can do so for a maximum amount of Rs. one lac in aggregate within a tenure of one year, through the Website or <https://mysite.bajajfinservlending.in/FDhome.aspx> or Experia
- Customers who wish to renew Deposits online, can do so through the Website or <https://mysite.bajajfinservlending.in/FDRenewal.aspx> or Experia.
- 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 case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.

*Bajaj Holdings and Investment Ltd., Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Bajaj Housing Finance Ltd., Bajaj Finserv Direct Ltd, Mukand Ltd. and Bajaj Electricals Ltd.



Provisional Receipt

☐ Cheque (Cheque no. _____) ☐ Debit card (Name of debit cardholder _____)

Amount (insert total amount in case of multi deposit) INR _____

Bank name _____ Branch _____ Account type _____

Bank account number _____ IFSC _____ Transaction date _____

Reference No. (Applicable for deposit amount electronically transferred through Net banking or Debit card) _____

Deposit details: Tenor 1) _____ Months 2) _____ Months 3) _____ Months 4) _____ Months 5) _____ Months

ROI 1) _____ % 2) _____ % 3) _____ % 4) _____ % 5) _____ %

Write to us at wecare@bajajfinserv.in or call our IVR on **020 3957 4151**

For BAJAJ FINANCE LTD



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