BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY	LOAN AGAINST DEPOSIT AVAILABLE
Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)	As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

Rate of interest (% per annum) valid for deposits up to Rs.5 crore (w.e.f 10th May 2023)

For New/Existing Depositor:

		Inte	erest rates on deposi	ts	
Period (except table 2)			Table 1		
(Cumulative		Non-cur	nulative	
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%
>15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%
24 months	7.55%	7.30%	7.35%	7.41%	7.55%
25 - 35 months	7.35%	7.11%	7.16%	7.22%	7.35%
36 - 60 months	8.05%	7.77%	7.82%	7.89%	8.05%

		Inte	erest rates on depos	its	
Period			Table 2		
Pellou	Cumulative Non-cumulative				
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
15 months	7.45%	7.21%	7.25%	7.32%	7.45%
18 months	7.40%	7.16%	7.20%	7.27%	7.40%
22 months	7.50%	7.25%	7.30%	7.36%	7.50%
30 months	7.45%	7.21%	7.25%	7.32%	7.45%
33 months	7.75%	7.49%	7.53%	7.61%	7.75%
44 months	8.35%	8.05%	8.10%	8.18%	8.35%

For senior Citizen Deposits:

Period (except table 4)		Int	erest rates on deposi	ts	
			Table 3		
	Cumulative		Non-cur	mulative	
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
12 - 14 months	7.65%	7.39%	7.44%	7.51%	7.65%
>15 - 23 months	7.75%	7.49%	7.53%	7.61%	7.75%
24 months	7.80%	7.53%	7.58%	7.65%	7.80%
25 - 35 months	7.60%	7.35%	7.39%	7.46%	7.60%
36 - 60 months	8.30%	8.00%	8.05%	8.13%	8.30%

		Inte	erest rates on depos	its	
Desired.			Table 4		
Period	Cumulative Non-cumulative		mulative		
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
15 months	7.70%	7.44%	7.49%	7.56%	7.70%
18 months	7.65%	7.39%	7.44%	7.51%	7.65%
22 months	7.75%	7.49%	7.53%	7.61%	7.75%
30 months	7.70%	7.44%	7.49%	7.56%	7.70%
33 months	8.00%	7.72%	7.77%	7.85%	8.00%
44 months	8.60%	8.28%	8.34%	8.42%	8.60%

Note: Subject to the minimum deposit amount mentioned in Statutory Advertisement on next page.

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035.

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

AJAJ FINANCE LIMIT

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

FIXED DEPOSIT SCHEMES

Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)

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

Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. 10th May 2023)

Table 1					
Period (except	Cumulative	Non-Cumulative			
table 2)	At Maturity	Monthly	Quarterly	Half Yearly	Annual
12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%
>15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%
24 months	7.55%	7.30%	7.35%	7.41%	7.55%
25 - 35 months	7.35%	7.11%	7.16%	7.22%	7.35%
36 - 60 months	8.05%	7.77%	7.82%	7.89%	8.05%

- a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as "Deposit") with BFL. is ₹15000/-
- b) For the locations mentioned in point M(2) below, the minimum amount for opening a Deposit) is ₹5000/-(not eligible for online investment).
- c) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate upto 0.25% p.a. per Deposit for an amount up to ₹5 (five) crore.
- partner portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date receipt of the funds by BFL where the deposit is placed through associate partner portal and payment where the deposit is placed undoyl associate parties plantal and portients gateway/payment aggregator enabled by such associate partners are used; and (iii) the date of realization of amount by BFL, where the payment is made by cheque or any othermode.

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

 g) The request for renewal of the Deposit signed or consented by all the deposit holders shall reach the Company either through physical application or through BFL Online portal at least 24 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to tan be submitted at leadest blatton in the Company or bettinging by solve to the tothe Company or to the independent financial advisors or national distributors
 empaneled with the Company. No requests for renewal of Deposits will be subject to
 the rate of interest and other terms & conditions prevailing on the date of renewal.
 Fixed Deposit Receipt ("FDR") of the existing Deposit may not be required at the
 time of renewal of deposits as it stands null 8 void post its maturity date.
- unie or renewal or deposits as it stands null 8 void post Its maturity date.

 h) In case where the depositor(s) has opted for renewal of Deposit through Deposit
 application form, however, wishes to cancel the renewal request, the cancelation
 request signed or consented by all the Deposit holders, shall reach the Company
 atleast 3 (three) business days before maturity date of the Deposit. The written
 request can be submitted at nearest branch of the Company or sending by post/
 courier to the Company or to the independent financial advisors or national
 distributors empaneled with the Company. No requests shall be accepted post the
 above-mentioned period.

B. Date of Incorporation: 25th March, 1987 C. Profits/Dividends:

Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertisement and the dividends declared by the Company in respect of the said years.

			(kili crore)
Financial Year	Profit (Sta	ndalone)	Dividend
ended on	Before Tax	After Tax	%
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500
31.03.2022	8,586.39	6,350.49	1000

D. Brief particulars of the management of the Company:

The Company is managed by the Managing Director, subject to the control an supervision of the Board of Directors. The Managing Director is entrusted wit necessary powers formanaging the business and affairs of the Company.

E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Sanjiv Bajaj (Chairman)	Bungalow No. 4, Bajaj Vihar Colony, Bajaj Auto Ltd. Complex, Mumbai Pune Road, Akurdi, Pune-411035	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Rajiv Bajaj	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri D J Balaji Rao	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional
Dr. Naushad Forbes	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Narayan Roy	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant
Shri Pramit Jhaveri	21C Woodlands Peddar Road, Mumbai - 400 026.	Business
Ms.Radhika Haribhakti	51, Maker Tower B, Cuffe Parade, Mumbai - 400005.	Financial Advisor/ Professional Director
Dr. Arindam Bhattacharya	L1/4, Second Floor, Haus Khaz, New Delhi - 110016.	Professional

Table 2						
Period	Cumulative	Non-Cumulative				
reliou	At Maturity	Monthly	Quarterly	Half Yearly	Annual	
15 months	7.45%	7.21%	7.25%	7.32%	7.45%	
18 months	7.40%	7.16%	7.20%	7.27%	7.40%	
22 months	7.50%	7.25%	7.30%	7.36%	7.50%	
30 months	7.45%	7.21%	7.25%	7.32%	7.45%	
33 months	7.75%	7.49%	7.53%	7.61%	7.75%	
44 months	8.35%	8.05%	8.10%	8.18%	8.35%	

NAME	ADDRESS	OCCUPATION
Shri Anup Kumar Saha	D1/302, 13 th Floor, EON Waterfront, Next to EON IT Park Road, Kharadi, Pune - 411014.	Service
Shri Rakesh Induprasad Bhatt	Floor 7, Flat D/7, Building Ivy Glen S.No.15, Marigold, Wadgaon Sheri, Marigold Phase 3 SO Pune - 411014.	Service

for an amount up to ₹5 (five) crore.				
d)Rate of interest for Deposits for an amount more than ₹5 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.	F. Summarised Financial Position of the Con the two latest audited balance sheets:	npany (standalone	e) as appearing in	
e) Subject to approval of Application by BFL, interest payable on a Deposit will be		As at	As at	
calculated from (i) the date of application made through BFL portal and associate		31 March 2022	AS at 31 March 2021	
partner portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (i) the date receipt of the funds by BFL where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used; and (iii) the date of realization of amount by BFL, where the payment is made by cheque or any other mode. I) 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 or RTGS or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the Deposit application form. 9) The request for renewal of the Deposit signed or consented by all the deposit holders shall reach the Company either through physical application or through BFL Online portal at least 24 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company or sending by post/courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposits shall be accepted post the above-mentioned period. Renewal of Deposits shall be accepted post the above-mentioned period. Renewal of Deposits shall be accepted post the above-mentioned period. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. Fixed Deposit Receipt ("FDR") of the existing Deposit may not be required at the time of renewal of deposits of the proper of the position of the proper of the position of the positi	equivalents Derivative financial instruments Trade receivables Loans Investments Other financial assets Total financial assets Non-financial assets Verent tax assets (net) Deferred tax assets (net) Property, plant and equipment Capital work-in-progress Intangible assets under development Intangible assets Other non-financial assets Total non-financial assets	2,898.66 2.07 121.90 1,017.11 1,44,276.25 16,371.82 464.44 1,65,152.25 158.96 908.40 1,189.77 13.27 19.41 408.67 165.33 2,863.83	1,371.79 2.11 0.00 709.72 113,089.94 20,169.12 487.13 1,35,829.81 155.07 919.21 972.44 7.07 43.99 254.76 101.20 2,453.74	
application form, however, wishes to cancel the renewal request, the cancelation	Total assets	1,68,016.08	1,38,283.55	
request signed or consented by all the Deposit holders, shall reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.	LIABILITIES AND EQUITY Liabilities Financial liabilities Derivative financial instruments Payables	140.02	137.87	
Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.	<u>Irade payables</u> -Total outstanding dues of micro enterprises and small enterprises	-	0.27	
A. Name of the Company: BAJAJ FINANCE LTD. B. Date of Incorporation: 25th March, 1987	-Total outstanding dues of creditors other than micro enterprises and small enterprises	762.58	666.04	
c nfit-/ni-idd-				

	micro enterprises and small enterprises		
e e e e e e e e e e e e e e e e e e e	Other payables -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	301.34	
d	Debt securities Borrowings (other than debt securities) Deposits Subordinated debts Other financial liabilities	59,034.58 29,870.38 30,289.52 3,845.77 962.71	
_	Total financial liabilities	125,206.90	
nd th	Non-financial liabilities Current tax liabilities (net) Provisions	79.33 162.24	

42,055.88	35,938.7
41,935.22	35,818.42
1 20.66	120.3

753.30

101,639.74

172.78

705.07

Total non-financial liabilities

Particulars	As at 31 March 2022	As at 31 March 2021
	JI MOICH ZOZZ	JI March 2021
Disputed claims against the Company not acknowledged as debts	52.87	51.98
VAT matters under appeal	4.29	4.29
ESI matters under appeal	5.14	5.14
Guarantees provided	2.50	0.25
GST / Service tax matters under appeal		
- On interest subsidy	2,034.72	1,905.44
 On additional reversal of credit on investment activity 	545.47	-
- On penal interest / charges	251.37	237.25
- On others	13.73	6.42

Particulars	As at 31 March 2022	As at 31 March 2021
Income tax matters:		
- Appeals by the Company	9.54	0.00
- Appeals by the Income tax department	0.28	0.28

- G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016: ₹57,856.32 Crore
- b) The aggregate of deposits actually held as on 31.03.2022: ₹30,289.52 Crore
- H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the H. The aggregate dues 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 £114.31 Core (Bajaj Housing Finance Ltd. – ₹0.08 Cr, Bajaj Financial Securities Ltd. – ₹ 50.21 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹2.71 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹2.71 Cr, Bajaj Allianz Life Cr, Bajaj Finserv Health Ltd. – ₹12.30 Cr, Bajaj Allianz Life - ₹0.21 Cr, Hindi Musafir Agency Ltd. – ₹0.01 Cr, Bajaj Electricals Ltd. – ₹0.02 Cr, Jamalal Sons Pvt. Ltd. – ₹0.22 Cr)

 L The Company has no overdue deposits other than unclaimed deposits.
- I. The Company declares as under:
- The Company declares as under:

 i) The Company has complied with the provisions of the directions applicable to it.

 ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.

 iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

 iv) The deposits solicited by the Company are not insured.

 3. The Financial position of the Company as disclosed and the representations made in

- iv) The deposits solicited by the Company are not insured.

 y) The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India Li must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company of orthe correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits/ discharge of liabilities by the Company.

 K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

 L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the
- opping 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
- (c) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by SFL.
- M.The Business carried on by the Company and its subsidiaries with details of branches

LThe 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 subsidiaries with details of branches rounis if any:

1. Business carried on by the Company and its branches:

Providing consumer finance ranging from vehicle loans, construction equipment 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, Almerdabad, Almednagar, Ajmer, Akola, Akot, Alappuzha, Allahabada, Ambala, Amravati, Amreli, Amritsa, Amand, Anantpur, and Ankaleshwar, Aslansol, Aurangabad, Bagalkot, Bangalore, Batramati, Bardoli, Bareilli, Batrado, Barshi, Belguam, Bellary, Bhandara, Bharuch, Bhatinda, Bhanvanga, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikane, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigapir, Chandrapur, Chennai, Chindindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cutdakore, Cuttack, Dabhoh, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durqapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Cantur, Gwalor, Halidi, Halol, Hassan, Haweri, Himantagar, Hoshangabad, Hoshianpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri. Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Oharapuram, Dharwad, Dhule, Dinidqui, Durgapur, Eflure, Ence, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwallor, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiapur, Knoşet, Hulbi, Hyderabad, Indore, Jahalpur, Jagadhni, Jajour, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jarmagaz, Jammer, Jammer, Jammadhar, Jagadhni, Jajour, Jalandhar, Jalpagun, Jalangadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Katunagappally, Karur, Karvar, Katni, Khamgaon, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollarn, Kopergaon, Kofba, Kottayam, Kumool, Kuruksherta, Latur, Lucfonov, Ludhiama, Machlighatmam, Madural, Mandya, Mangalore, Maptus, Margao, Mehsana, Moga, Morb, Mumbai, Mysore, Nabha, Nadida Nagaroti, Nagpur, Panhaspur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondhierry, Pune, Puttur, Raichur, Raipur, Rajahur, Raingyurunagar, Rajkot, Rajnandangaon, Rajpura, Ranaghat, Ranchi, Raltam, Ratnagiri, Rewa, Rothak, Ropar, Routheka, Salem, Sangli, Satara, Satna, Sebne, Shina, Shimoga, Siliguri, Siras, Solapur, Suras, Vista, Salama, S

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 27 July 2022 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.

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158

know more and invest



Applications can be made online by visiting www.bajajfinserv.in/fixed-deposit or Bajaj Finance branches or any of our affiliated partner websites or apps or offices. The amount should be deposited only by net-banking or cheque. Cheques should be payable to Bajaj Finance Ltd. A/c 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NET/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by KNS Collection code—ZBAJAJFD, Account types: current account, Bank Name: Industed Bank Ltd, IFSC: INDB00000006, Bank branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +91 8698010101

DEPOSIT APPLICATION FORM (Resident Individual) BAJAJ FINANCE LIMITED

Dat	e I	Place	Code	Sub Code	Sourcing Channel:	SFDC Ref. No	Application Form No					
To b	oe filled by Bajaj Fir	nance Ltd employee	or authorised d	stributor								
I/W	e apply for 🗌 free	sh or 🗌 renewal (o	ld deposit ID									
	Mode of Payment	(Not applicable for	renewal applic	ation)								
Mandatory	RTGS/NEFT/IMPS Cheque	Bank A/c No.: ZBA Bank Name: Indus Account payee che "Bajaj Finance Lto	6 (all the 6 digi JAJFD (No space Ind Bank, Nari que favoring I. A/c 0007035	ts after B are zeroes) in Z, Bajaj & FD)# man Point, Mumbai	Cheque/Transaction date Bank Account No. IFSC							
Nand		(Name of 1st holde cheque. Else bank			Bank Name							
	Bank Account No. Bank Name Deposit Details	t Dalik account as ii	entioned belov	v (cancelled cheque co	IFSC Branch							
	_ ·	Amount	Depo	osit Amount	Deposit perio	d	Tenor					
	(in fig	gures)	(i	n words)	(Months)		(in words)					
tory		000			12							
Mandatory		Interest Payo	ut Instruction			Instruction on r	naturity					
≥ 	Cumulative Scher	ne	Non-Cumul	ative Scheme	Renew Principal + In	terest (recommend	ded)					
		ongwith principal	☐ Annuall	/ Half-yearly Monthly	Renew Principal only Pay at maturity (default if not selected)							
		vill be treated as def	·	ase of single applicant	or in case no option chose turity date as per the T&Cs.	en.	回溯领					

As part of our paperless initiative, Physical FD receipt has been discontinued. On successful processing, your digital FD receipt will be shared on your registered mobile number and email ID. You can also check your digital FD receipt on our new Bajaj Finserv Limited app. Scan QR to download now.





After filling this form, what next?

Titter mining tins form, whot next			
Step 1	Step 2	Step 3	In case you don't have from us
Day 1	Day 2-3	Day 3-4	In case you don't hear from us
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt (if opted for)	
Completed application form to be submitted at Bajaj Finance branch or with Authorised Partner.	Fixed Deposit Acknowledgement (FDA) will be sent on your registered mobile number and email ID from noreply@bajajfinserv.in.	After successful booking, Fixed Deposit Receipt is dispatched to you 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.			

New Customer (pleas		orm given in p	age 6)																						
Existing Customer (Co	,		f d	ri d D		:-					epos			- 4 - 11) TD 4			
If you are an existing BFL In case of existing custom												Perso	nal d	etails	S USII	ng yo	ur n	nobile	nui	mber	and ()IP t	o log	IN.	
I hereby confirm tha			us (i.e. m	y Identii	ty and A	ddress d	ocum	ents)	and t	hese	e are :	same	as p	er my	/ KY(docu	ıme	nts (t	owa	ards i	dentit	y an	d add	lress	
proof) submitted to CKYCR No./ KIN (KYC Iden			ndatory											7				ıtual fu						m the	AMC.
Name ☐ Mr. ☐ Ms. ☐ Mrs		F I R S	T T			M	1 0) D		F			+] #	You		so g	et it fro	m yo	our cre	dit card	issue	er	Т	
Address	•	1 1 1 7 3	<u> </u>			171	1 1	7 0	1 - 1	L			+			-	A	3 1	_	+				+	Η.
Address							_	+					+				_	_	+					_	
Guardian's Name (if applicant is minor)													+				_		+					+	-
(if applicant is minor)		F I R S	T			M	1 [) D	L	E						L	А	S 1							
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Write to us at **wecare@bajajfinserv.in** or call our IVR on **8698 01 01 01**

Applicants' Consent and Confirmation

Applicants' Consent and Confirmation

I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BR") are true, correct and up to date and I/We am/are obliged to keep BR. Immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BR. I to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by mey us. The same 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 BR. during the bank account stated by me/us in the same and understood the BR. and the same 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 and the policial including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BR. I and after careful consideration. I/We am/are making the deposit with the BR. It am/your own risk and volition. I/We state that 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 authorize BR to use, verify, download, exchange, share or part with all information relating to this application with credit buseaux/credit reference agencies/ any reddit rating agency/credit information companies, business partners with whom BR has business relationship, financial institutions, Sciential RVC (RESA) Reserve Bank of India, as SCF total, Institutions, Excell information companies, so interest payency including but not limited to customer verification and document of the information of products or revir

and Combents and J // We hereby authorize BFL to verify/check/obtain/download/upload/update my/our KYC details from/with the Central KYC Registry (CKYCR):

1) by verifying such details through the CKYCR number(i.e. KYC Identifier / KYC Number-KIN) provided by me/ us or

- 2) by furnishing such other details of Applicant, as may be permitted by CKYC Registry or
 3) by obtaining such CKYCR number/KINI, through details shared by mey fu s for this Application Form
 b) I /We hereby consent for receiving information from Central KYC Registry through SMS/Email on my/our registered number/email address
 Aadhar eKYC/OKYC consent:
 a) I voluntarily opt for Aadhaar e-KYC or offline verification (OKYC) or OVD KYC and submit to the BFL my Aadhaar number, Virtual ID, e-Aadhaar,
 XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face
 authentication details and/or biometric information (collectively, "Information").
 b) I am informed by the BFL, that:
 (1) submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of
 physical KYC with officially valid documents other than Aadhaar. All options were given to me.
 (ii) For e-KYC/offline verification, BFL will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with BFL,
 authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the
 informed purposes mentioned in 4(d) below.

 (i) In case of OKYC, I shall share the share Code or confirm on the auto populated shared code, as the case may be for successful XML file
 download and upload as contemplated under applicable law to complete my offline KYC process.

 (b) I authorise and give my consent to the BFL (and its service providers), for following informed purposes:
 (c) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying
 out my identification, offline verification or e-KYC, or Yes/No Authentication, demographic or other authentication/verification/
 identification as may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the BFL,
 existing and fut
- - collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verific
- identification records:
 a. for the informed purposes above,
 b. as well as for regulatory and legal reporting and filings and/or
 c. where required under applicable law;
 (iii) producing records and logs of the consent, information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
 e) I understand that the Aadhaar number and core biometrics will not be stored/shared except as per law and for CIDR submission."

Signature/thumb impression of all applicants:

Mandatory for first applicant/guardian



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

1



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



Terms and Conditions

ACCEPTANCE OF DEPOSITS:

- ACCEPTANCE OF DEPOSITS:

 Bajaji Finance: Limited (hereinafter referred to as the 'Company'/BFL') may 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) 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 upons submission of such documents as may be required by the Company. The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/ constituted in India and carrying business in India are legible for placing beposit with BFL.

 The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"), the event amount received by the Company for placing begosit is less than the minimum amount persoration in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.
- posits shall not be accepted in cash.

 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 ybe prescribed by the Company.

 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 Company will endeavor to refund the said amount within 10 (ten)
- (viii) If Deposit is opened by Power of Attorney (°POA') holder on the basis of valid and subsisting POA, it shall be the sole responsibility of the Applicant to immediately inform BFL about any deviation/modification/changes in the POA and shall indemnify BFL if any action is taken against BFL in relation thereto.

- JONT OFFOSTS:
 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 NTC and other documents as specified by the Company and (r) meet the eligibility criteria specified by the Company and (r) meet the eligibility criteria specified by the Company and (r) meet the eligibility criteria specified by the Company and (r) meet the eligibility criteria specified by the Company and (r) mean the primary Holder through mobile number and/or email it registrated in the name Primary Holder(while applying for Fixed Deposit), will be binding on all the joint holder(s).

 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 respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to the minor's account, if the FD is opened in minor's name. Any change in the joint holding of the deposit will only be considered upon receipt of joint written consert of all the deposit boil only be considered upon receipt of joint written consert of all the deposit bindings, in case of any dispute between the joint deposit holders, no change will be made in joint deposit holder details in the FD unless there is any specific direction of court of law.

FIXED DEPOSIT RECEIPTS

- ed Deposit Receipt ("e-FDR") will be sent to email id as mentioned in the Application Form by Depositor(s)
- In case of change in KYC documents/ status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said
- revised XPC documents/ publicle statis to Br., falling which Br. stain his terred responsible for any to disequence, actions, claims, loss due to the said change in XPC.

 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 BPL.

 In the event of loss or detruction or mutilation of an FDR (for any reason) and upon request received by BPL, FDR will be re-issued by BPL in lieu of such FDR.

 Notwithstanding the re-issuance of FDR (5), the obligation of BPL is limited to the single FDR only, against which the money has been received by BPL. Under all circumstances, mere re-issuance of FDR (5) pBL against single deposit of money will not result in duplication of payment or higher liability on the part of BPL. All expenses, if any, incurred in this connection will be home by the depositor (6).

- INTERST:
 Individual applicants or primary applicants falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of up to 0.25% p.a. on Depost amount of up to ₹5 (five) crore; after of interest for Deposits for more than ₹5 crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India (RBI). Subject to approved of Application by RBI, Interest payable on a Deposit will be calculated from (a) the date of actual recept application made through BFI online portal and associate partner portals, where BFI, payment gateway/payment aggregator enabled by BFI, is used for depositing funds with BFI (b) the date of receipt of the funds by BFI where in case the deposit is placed through associate partner portal and, where the payment gargeraptor enabled by of such associate partners are is used; and (c) the date of realization of amount by BFI, where the payment is made by cheque or any other mode.
- enabled by of such associate partners are is used; and (c) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.

 The dates for interest payments are as follows:

 In case of Non-Cumulative Deposits:

 Nonthly interest payments. Last date of month

 Quaterby interest payments. 31st March and 30th September and 31st December

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

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

 Annual interest payments. 31st March and 30th September

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

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

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

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

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

 I for the purpose of interest calculation, calendar year and year and year and 365 days in a non-leap year.

 I for the purpose of interest calculation, calendar year and yea
- opes of intra-cuminate deposit option on the interest payout neglectly as in intraction in the application, the deposit where the annual interest payout frequency scheme.

 vi) The interest will be paid through National Electronic Funds Transfer (NET)/ Real Time Gross Settlement (RIGS) only. In case of any rejection of such instruction for NET/ RIGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection

 vii) Customer may be offered different interests are on a case to case basis (within the scope of Regulatory guidelines) at the discretion of BFL management.

NOMINATION:

- NOMINATION:

 Nomination facility is available to the individual applicants 6 sole proprietorship only and not available for other entities. For availing the nomination facility, the applicant(s) is/air required for furnish the nominee details in this application form or applicant will be required to submit a duly filled form DA1" as prescribed by Reserve Bank of India. The "Form DA1" is available in the branches of the Company 8 Company's website at https://www.bajafinservi.nt/fixed-deposite-terms-and-conditions ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).

 Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA2) and variation of nomination (Form DA3).

- Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA2) and variation of nomination (Form DA3).

 PAYMENT AND RENEWAL OF DEPOSIT

 The interest payouts, premature withdrawal proceeds and maturity proceeds (unless it receives any request for renewal within the prescribed period before the date of maturity, will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holderly (spintly, if applicable), in writing, to the Company from time to time by way of NETO RTGS. In case of any rejection of such instruction for NETI / RTGS due to any reason, the Company will dispatch the cheque of such payment in favour of the Depositor in case of single Depositor or in favor of all the Depositors, in case of joint deposit, within 10 (re) days of the receip 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/Probabate of the Will the assistance on the Company, in the event of death of the depositors (s) monitors in the event of death of the depositors (s) monitors only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in tust for the legal heirs.
- the legal heirs. est for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or through BFL

- Online Portal at least 24 hours before maturity date of deposit. Renewal of Deposits will be subject to the rate of interest and other terms and 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 \(\frac{1}{2} \) output jost its maturity date.
- date. In case of renewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing Fixed Deposit. In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the cancelation request signed or consented by all the Deposit holders, shall reach the Company alterals 2 fiftere) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/courser to the Company or to the independent financial advisors or national distributions empanded with the Company in or requests shall be accepted post the above: mentioned period.

- PREMATURE WITHDRAWAL:
 Premature withdrawal is permitted, provided the Deposit has completed more than 3 months from the date of issuance. The death claims will be settled in
- Premature withdrawal is permitted, provided the Deposit has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Deposit.

 A request form for premature withdrawal will have to be given by all depositor(s).

 Deposits may be withdrawn pirot in the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:

 (a) Up to 3 (there) 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 (prespective of the lock in period) to the surviving depositor (which in the case of join holders will be the first in the sequence of applicants in the Application) or to the nomineer/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 Companion of the Companion.
- altisfaction of the Company.

 kter 3 (three) months but before 6 (six) months from the date of the Deposit. Withdrawal of the Deposit will be permitted. However, Interest shall not
- be payable.

 (c) After 6 fiss) months but before the date of maturity of the Deposit. Withdrawal of the Deposit will be permitted. 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.

 For prematurity, interest rates will be calculated as per tables 1 and 3 on page 1 of this form.

 In case customer requests for prematurity of FD during intervening period e.g. after 23 months but before 24 months, interest penalty will be calculated on rate sas applicable for previous month's slab.

 Income tax wherever applicable and deducted at 5 source and remitted to the applicable tax authority by the Company on behalf of the deposito, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

 The prematurity proceeds will be credited in the same bank account as mentioned in the FD application form or such other bank account intimated by the deposit holder in writing to BFL subsequently.

LOAN AGAINST PUBLIC DEPOSIT:

- IGAM AGAINST PUBLIC 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. Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate or such class shall be 2% higher than the rate of interest provided on the depositor's Deposit. The loan amount cannot exceed 75% of Deposit amount.

 In case application for loan against deposit is made through physical application form, then original FOR needs to be submitted to BEL along with the application form. When the application for loan against deposit is made either through offline or online mode, lien will be marked on the Deposit till all the outstanding dues under the said loan against deposit are doly repaid by the Depositor/s.

 The loan amount will be credited in the same bank account registered with BFL.

- The loan amount will be redited in the same bank account registered with BFL.

 OHRE 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 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) from an exercised under the Income Tax Act, 1961 except where appropriate certificate) from a prescribed under the Income Deating Income during the Inancial year exceeds \$7,000,000 (Puppees five thousand only). It is the sole responsibile for the aggregate amount to free in 1967. If the present the aggregate amount the freesh from 1967. If the present the aggregate amount the responsible for the same, Applicant or an ads full from 1967. If though 1967 applied during the Inancial year exceeds \$7,000,000 (Puppees two lacs fifty thousand only) for non senior citizens, \$7,00000 (Puppees two lacs fifty thousand only) for non senior citizens, \$7,00000 (Puppees two lacs fifty thousand only) for non senior citizens, \$7,00000 (Puppees two lacs fifty thousand only) for non senior citizens, \$7,00000 (Puppees two lacs) fifty thousand only) for non senior citizens, \$7,00000 (Puppees two lacs) fifty thousand only) for non senior citizens, \$7,00000 (Puppees the lacs only) for senior citizens and \$7,00000 (Puppees two lacs) fifty thousand only) for non senior citizens, \$7,00000 (Puppees the lacs) fifty find the pupper such that the aggregate amount of the Pupper such that the special submitted vide this application will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. Form 15G/H submitted vide this application will be applicable for all the deposits where we have a pupper such that the pupper submitted vide this application will be applicable. Form 15G/H submitted vide this application will be applicable for the pupper submitted vide this application will be applicable. Form 15G/H submitt

- the name of the decased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.

 vii) The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SNS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.

 viii) Any change in the address, email ID, bank account let, mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).

 iz) 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 permaturely before the date of maturity.

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

 x) Disputes, if any arising in connection with the Deposit, will be subject to the exclusive prisidiction of Courts at Pune.

 xii) Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

- INVIVOAPELY
 Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application
 The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online trans
 CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount along
 application number on the reas side of the cheque.
- 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 Deposit is being placed through direct credit to the BEL investment account, 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 for investment through NEFE/RICS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no. 2BAJAFD (numerical account number is replaced by CMS Collection code 2BAJAFD, Account type: current account, Bank Name. Indusind Bank Ltd, IFSC. NDB0000006, Bank branch: Narimar Point, Mumbai. Applications can also be made online by visiting HYPE/RINK 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 fd@bajajfinserv in or call us on +91 8698010101 introduction of all the applicants is computery. Such introduction may be by any one of the following methods:

 (a) The applicant can also obtain introduction from any other fixed deposit holder with BRI. 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 BRI records;

 (b) The applicant can also introduce himself/herself-by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BRI. for verification, the aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.
 - MPORTANT INFORMATION 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, Numbai Bench at: 6th Floor, Fountain Telecom, Building I, Mahatma Gandhi Road, Fort, Numbai, 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 for relief.
 For any queries, visit our website Hirsy, Inwaveb, Jaightsearch, Irosa Consumers Disputes Redressal Forum for relief.
 For any queries, visit our website Hirsy, Inwaveb, Jaightsearch, Irosa Consumers Disputes Redressal Forum for relief.
 The consumers Disputes Redressal Forum or relief.
 For any queries, visit our website Hirsy, Inwaveb, Jaightsearch, Irosa Consumers Disputes Select the «Famil Live Lab and follow the directions to get your query resolved. You may also call BFL Customer Care at 8698010101 or visit our nearest branch. This is not a toll-free number and normal call charges will be applicable.

To be filled by all **New Customers** or **Existing Customers** in case of change in KYC

	Know You	ur Customer (KYC) and FATC	A/CRS Form				
*For an existing custom	er, the information and docu	ments furnished herein will super	sede the information	n and docume	ents submitted earlier.		
Type of applicant	First Second						
Applicant Details	Mr. Ms. Mrs.	Gender ☐ Male ☐ F	emale 🔲 Third G	ender / Other	S		
Name of applicant	FIRST	MIDDLE	LAST				
Father/Mother/Spouse N	ame FIRST	MIDDLE	LA	ST	Recent Coloured Photograph		
Current Addess							
					Please do not staple		
			Pin DDD				
City		State State					
Permanent Address (tick	here if permanent address	s is same as current address)					
				Pin			
City		State					
Landline (STD Code)	Landline No.	Mobile (m	andatory)				
Email ID							
Occupation Self-G		vate sector Job Public Sector Others	Job Govt. Job	Retired	☐ Professional		
Qualification Under	graduate 🗌 Graduate 🔲 P	ost-Graduate 🗌 Others	Politically Exposed	l Person(PEP)	Relative of PEP		
	any country outside India? Ye	dia? Yes No If Yes then pres No cidentification No (TIN) or function City of Birth	•		_		
Officially Valid Docume	nt				Deemed to be OVDs**		
Proof of Identity (PoI)	Proof of Address (PoA)	Pol/ PoA No.	Expiry Date	С	Oocuments		
Aadhaar* Valid Passport Valid Driving Licence Voter ID Card NREGA Job Card First 8 digits of Aadhaar N must be blackened/redact before submission to BFL	☐ Voter ID Card ☐ Letter issued by National Population Register ☐ NREGA Job Card	********** ******** ****************	********** D D M M Y ********* *********************	Utility bill (not more months old) Property/Municipal t Pension or Family Pension or			
	current address within a period of three months	ou submitting deemed OVDS					
are true, correct and up to date	s, information and details provided abov and I am obliged to keep BFL immediate	e together with documents submitted to Bajaj ly updated of any change in the information pr ading or misrepresenting, I am aware that I will	ovided by me herein. In be solely held liable for		nature/Thumb Impression b impression above:		
	confirm that this application is not in cont red by any Govt. or Statutory authority fro	travention of any Act, Rules, Regulations or any		Witness 1	♠ Name & Signature		
I consent for sharing my inform Asset Reconstruction and Secur	ation including KYC details with Central I	KYC Records Registry (CKYCR) namely Central Rition Companies (CICs). Further to that I consent		Witness 2	Name & Signature		
I certify that the information pro	ovided above is in accordance with sectio	in address. In 285BA of the Income Tax Act, 1961 read with I Iny change in status of my citizenship, nationali		BFL Employee	♠ Employee ID and sign		

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

To be filled by all **New Customers** or **Existing Customers** in case of change in KYC

	Know You	ur Customer (KYC) and FATC	A/CRS Form		
*For an existing custome	r, the information and docu	ments furnished herein will super	sede the informati	on and docum	nents submitted earlier.
Type of applicant	irst Second				
Applicant Details	Λι. Ms. Mrs.	Gender ☐ Male ☐ F	emale 🔲 Third	Gender / Othe	ers
Name of applicant	F I R S T	M I D D L E	LAS	T	
Father/Mother/Spouse Na	me FIRST	M I D D L E		AST	Recent Coloured
Current Addess					Photograph
					Please do not staple
			Pin Pin		
City City		State State			
Permanent Address (tick h	nere if permanent address	s is same as current address)			
				Pi	
City		State			
Landline (STD Code)	Landline No.	Mobile (ma	andatory)		
Email ID					
Annual income Up to f	Rs. 15 Lakhs 🔲 Rs. 15 Lakhs	s – Rs.50 Lakhs 🔲 above Rs.50 La	akhs Marital St	atus 🗌 Marri	ed 🗌 Unmarried 🗌 Other
·	any country outside India? Ye	dia? Yes No If Yes then pres No No If Yes then pres No No If Yes then pres No No (TIN) or function City of Birth			
Officially Valid Documen					Deemed to be OVDs**
Proof of Identity (PoI)	Proof of Address (PoA)	Pol/ PoA No.	Expiry Date		Documents
☐ Aadhaar*	☐ Aadhaar*	******	******	**	Utility bill (not more than two months old)
☐ Valid Passport	☐ Valid Passport		D D M M Y	YYY	Property/Municipal tax receipt Pension or Family Pension
☐ Valid Driving Licence ☐ Voter ID Card	☐ Valid Driving Licence☐ Voter ID Card		D D M M 1		Payment Orders (PPOs) Letter of allotment of
☐ NREGA Job Card	Letter issued by	******	*******		accommodation from employer issued by SG/CG,
*First 8 digits of Aadhaar No	National Population				Statutory/Regulatory bodies, PSU, SCB, FIs & Listed Co. and
must be blackened/redacte		******	********	**	LL agreement with such employers allotting official
before submission to BFL **Customer shall submit OVD updated with cu	rrent address within a period of three months	of submitting deemed OVDs			accommodation
Applicant Consent/ Confi					
I hereby state that all particulars,	information and details provided abov	e together with documents submitted to Bajaj		A	
case any of the above informatio		ly updated of any change in the information pro ading or misrepresenting, I am aware that I will		- ' '	ignature/Thumb Impression
it. • To the best of my knowledge, I co	onfirm that this application is not in con	travention of any Act, Rules, Regulations or any	statute of legislation or		mb impression above:
any notifications/directions issue	d by any Govt. or Statutory authority fro		-	Witness 1	
Asset Reconstruction and Securit		ion Companies (CICs). Further to that I consent		Witness 2	♠ Name & Signature
		n 285BA of the Income Tax Act, 1961 read with F	Rules 114F to 114H of the	BFL Employee	★ Employee ID and sign

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

Vernacular Declaration Form

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

Signature of First Applicant/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 May 10, 2021 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.