

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 22nd December 2022)

For New/Existing Depositor:

Period (except table 2)	Interest rates on deposits				
	Table 1				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
12 - 23 months	7.05%	6.83%	6.87%	6.93%	7.05%
24 months	7.50%	7.25%	7.30%	7.36%	7.50%
25 - 35 months	7.25%	7.02%	7.06%	7.12%	7.25%
36 - 60 months	7.50%	7.25%	7.30%	7.36%	7.50%

Period	Interest rates on deposits				
	Table 2				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
15 months	7.20%	6.97%	7.01%	7.08%	7.20%
18 months	7.25%	7.02%	7.06%	7.12%	7.25%
22 months	7.35%	7.11%	7.16%	7.22%	7.35%
30 months	7.30%	7.07%	7.11%	7.17%	7.30%
33 months	7.30%	7.07%	7.11%	7.17%	7.30%
39 months	7.60%	7.35%	7.39%	7.46%	7.60%
44 months	7.70%	7.44%	7.49%	7.56%	7.70%

For senior Citizen Deposits:

Period (except table 4)	Interest rates on deposits				
	Table 3				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
12 - 23 months	7.30%	7.07%	7.11%	7.17%	7.30%
24 months	7.75%	7.49%	7.53%	7.61%	7.75%
25 - 35 months	7.50%	7.25%	7.30%	7.36%	7.50%
36 - 60 months	7.75%	7.49%	7.53%	7.61%	7.75%

Period	Interest rates on deposits				
	Table 4				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
15 months	7.45%	7.21%	7.25%	7.32%	7.45%
18 months	7.50%	7.25%	7.30%	7.36%	7.50%
22 months	7.60%	7.35%	7.39%	7.46%	7.60%
30 months	7.55%	7.30%	7.35%	7.41%	7.55%
33 months	7.55%	7.30%	7.35%	7.41%	7.55%
39 months	7.85%	7.58%	7.63%	7.70%	7.85%
44 months	7.95%	7.67%	7.72%	7.80%	7.95%

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 Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014.

DEPOSIT APPLICATION FORM (Resident Individual)

BAJAJ FINANCE LIMITED

Date _____ Place _____ Code _____ Sub Code _____ Sourcing Channel: _____ SFDC Ref. No. _____ Application Form No. _____

To be filled by Bajaj Finance Ltd employee or authorised distributor

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

Mandatory

Mode of Payment (Not applicable for renewal application)

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

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

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

Pay in the investment account mentioned above OR

Pay in different bank account as mentioned below (cancelled cheque copy is mandatory)

Bank Account No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 IFSC

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Bank Name _____ Branch _____

Mandatory

Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)												
<input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000 <input type="checkbox"/> 2,00,000 <input type="checkbox"/> 3,00,000 <input type="checkbox"/> 5,00,000 <input type="checkbox"/> Other <table border="1" style="display: inline-table;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											_____	<input type="checkbox"/> 12 <input type="checkbox"/> 15 <input type="checkbox"/> 18 <input type="checkbox"/> 22 <input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 33 <input type="checkbox"/> 36 <input type="checkbox"/> 44 <input type="checkbox"/> 60 (Recommended) <input type="checkbox"/> <table border="1" style="display: inline-table;"><tr><td></td><td></td></tr></table> other tenor			_____

Interest Payout Instruction	Instruction on maturity
Cumulative Scheme <input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings)	<input type="checkbox"/> Renew Principal + Interest (recommended) <input type="checkbox"/> Renew Principal only <input type="checkbox"/> Pay at maturity (default if not selected)
Non-Cumulative Scheme <input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly	

Deposit payable to: First Holder Anyone or Survivor Either or Survivor

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

Renewal will be subject to receipt of the renewal application form at least 24 hours prior maturity date as per the T&Cs.

After filling this form, what next?

Step 1	Step 2	Step 3	In case you don't hear from us...
Day 1	Day 2-3	Day 3-4	
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt	
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.	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.	💡 - You should expect the acknowledgement within 2 days after completion of step 1.	💡 - Physical FDR is dispatched to the registered communication address within 3-4 days. Additionally a digital FDR is sent on your registered email ID.	💡 - Request you to contact your Bajaj Finance representative/ authorised partner.

First Applicant Details (mandatory)

New Customer (please fill in the KYC form given in page 6)

Existing Customer (Customer ID) _____

Or Deposit ID _____

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 6. Or

I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory) _____

If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

Name Mr. Ms. Mrs. _____ F I R S T _____ M I D D L E _____ L A S T _____

Address _____

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

Applicant's Date of birth DD MM YYYY Applicant's/Guardian's Mobile No. _____

PAN/Form 60 (in absence of allotment of PAN) _____ Applicant's/Guardian's Email ID _____

Form 15G/H submitted? Yes No **Note:** you can also update forms 15 G/H later through our customer service portal Experia. Refer clause 9 (i), (ii) and (iii) in T&C.

Category (tick as applicable) Relative of Director Director of BFL Promoter of BFL Employee Senior Citizen (60 years or above) Shareholder (DP/Client ID _____) Member of Public

Note: In case of Relative of director: Name of Director _____ Relationship with Director _____

Power of Attorney (POA) details, as applicable (please fill in the KYC form given in page 6)

Name Mr. Ms. Mrs. _____ F I R S T _____ M I D D L E _____ L A S T _____

Date of birth DD MM YYYY PAN/Form 60 _____

Mandatory

4 more steps

Second Applicant Details

New Customer (please fill in the KYC form given in page 6)

Existing Customer (Customer ID) _____

Or Deposit ID _____

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 6. Or

I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory) _____

If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

Name Mr. Ms. Mrs. _____ F I R S T _____ M I D D L E _____ L A S T _____

Address _____

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

Applicant's Date of birth DD MM YYYY Applicant's/Guardian's Mobile No. _____

PAN/Form 60 (in absence of allotment of PAN) _____ Applicant's/Guardian's Email ID _____

Category (tick as applicable) Relative of Director Director of BFL Promoter of BFL Employee Senior Citizen (60 years or above) Shareholder (DP/Client ID _____) Member of Public

Note: In case of Relative of director: Name of Director _____ Relationship with Director _____

Nomination to Deposit: Form DA 1: u/s 45 QB of RBI Act 1934 (Highly recommended to nominate)

Should you need time to make up your mind, you can nominate later

I/We above named depositors do not wish to nominate

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

1. *Name & Address of the Nominee _____ Relationship with depositor _____

Please enter Date of Birth of the Nominee in DD/MM/YYYY DD MM YYYY Mobile number of nominee _____

Email ID of Nominee _____

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

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

Signature/thumb impression of all applicants:

Mandatory for first applicant/guardian

Mandatory for second applicant/guardian

3 more steps

2 more steps

Thank you for trusting us

Application Acknowledgement (Please see overleaf)

Application Number

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

Cheque/UTR No. _____ Amount INR _____ Tenor _____ Months

ROI* _____ % Bank name _____ Branch _____ Account type _____

Bank account No. _____ IFSC _____ Transaction date DD MM YYYY

Write to us at wecare@bajajfinserv.in or call our IVR on **8698 01 01 01**

This application acknowledgement is valid only till the issuance / rejection of the Fixed Deposit Receipt

*Interest payable on a Deposit will be calculated from the date of receipt/realization of amount by BFL

For BAJAJ FINANCE LTD

Applicants' Consent and Confirmation

I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and complete... I/We am/are authorized to give BFL immediate and exclusive access to all information and data...

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

Signature/thumb impression of all applicants:

Mandatory for first applicant/guardian

Mandatory for second applicant/guardian

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

Witness 1

Witness 2

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

signature and employee code of sourcing employee

Last step

Terms and Conditions

1. ACCEPTANCE OF DEPOSITS:

- (i) Bajaj 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.
(ii) 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...

2. JOINT DEPOSITS:

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

3. FIXED DEPOSIT RECEIPTS

- (i) Electronic Fixed Deposit Receipt ("e-FDR") will be sent to email id as mentioned in the Application Form by Depositor(s).
(ii) In case of change in KYC documents/ status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.
(iii) Deposit(s) are non 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.

4. INTEREST:

- (i) 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) will be eligible for additional interest at the rate of up to 0.25% p.a. on Deposit amount of up to ₹5 (five) crore;
(ii) Rate 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).
(iii) Subject to approval of Application by BFL, Interest payable on a Deposit will be calculated from (a) the date of actual receipt application made through BFL online portal and associate partner portals, where BFL payment gateway/payment aggregator enabled by BFL is used for depositing funds with BFL (b) the date of receipt of the funds by BFL where in case the deposit is placed through associate partner portal and, where payment gateway/payment aggregator enabled by of such associate partners are used; and (c) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.
(iv) The dates for interest payments are as follows:
a. In case of Non-Cumulative Deposits:
1. Monthly interest payments: Last date of month
2. Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
3. Half yearly interest payments: 31st March and 30th September
4. Annual interest payments: 31st March
b. In case of Cumulative Deposits: Date of maturity of the Deposit
c. Interest calculation methodology
1. For the purpose of interest calculation, calendar years taken to consist of 366 days in a leap year and 365 days in a non-leap year.
E.g. FD of Rs. 10 lakhs booked on 15-Apr-2020 for Tenor 1 year @10% per annum interest from 15-Apr-2020 till 31-12-2020, will be calculated as 10 lakhs*10%/365*366 days = Rs. 7310 Interest from 01-Jan-2021 till 31-Jan-2021 will be calculated as 10 lakhs*10%/365 days = Rs. 2849/-
2. Payment of maturity proceeds on holiday
i) If maturity falls on a banking holiday, then interest will be paid the next banking working day. The additional interest for the time period will be calculated on maturity value and not principal value
ii) In respect of a term deposit maturing for payment on a Sunday or a holiday or a non-business working day, Bajaj Finance would pay interest at the originally contracted rate for the Sunday/ holiday/ non-business working day, intervening between the date of the expiry of the specified term of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day.
(v) 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 rebase 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.
(vi) The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NEFT /RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection
(vii) Customer may be offered different interest rate on a case to case basis (within the scope of Regulatory guidelines) at the discretion of BFL management.

5. NOMINATION:

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


- (i) 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 depositor(s) (jointly, if applicable), in writing, to the Company from time to time by way of NEFT or RTGS. In case of any rejection of such instruction for NEFT /RTGS due to any reason, the Company will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case of the Depositors, in case of joint deposit, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection.
(ii) In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon may 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) will receive such amounts in trust for the legal heirs.
(iii) The request for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or through BFL


- 2) by furnishing such other details of Applicant, as may be permitted by CKYC Registry or
3) by obtaining such CKYC number from CKYC through details shared by me/ us 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
Aadhaar eKYC/ KYC consent:
a) I voluntarily opt for Aadhaar e-KYC or offline verification (KYC) 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:
(i) 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.
c) In case of KYC, 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.
d) I authorize and give my consent to the BFL (and its service providers), for following informed purposes:
(i) KYC and physical 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 future.
(ii) collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/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."

- 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 & void post its maturity date.
iv) In case of renewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing Fixed Deposit.
v) In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the cancellation 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 empanelled with the Company. No requests shall be accepted post the above-mentioned period.
7. PREMATURE WITHDRAWAL:
i) 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 the Deposit.
A request form for premature withdrawal will have to be given by all depositor(s).
ii) 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:
(i) Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving 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.
(b) After 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 (six) 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.
iv) For maturity, interest rates will be calculated as per tables 1 and 3 on page 14 of this form.
v) In case customer requests for premature withdrawal of FD during intervening period i.e. after 23 months but before 24 months, interest penalty will be calculated on rates as applicable for previous month's slab.
vi) 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.
vii) The premature proceeds will be credited in the same bank account as mentioned in the FD application form or such other bank account intimated by the depositor holder in writing to BFL subsequently.
8. LOAN AGAINST PUBLIC DEPOSIT:
i) Loan against the deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfillment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date of deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. The loan amount cannot exceed 75% of Deposit amount.
ii) In case application for loan against deposit is made through physical application form, then original FDR needs to be submitted to BFL 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 duly repaid by the Depositor/s.
iii) The loan amount will be credited in the same bank account registered with BFL.
9. OTHER TERMS:
i) Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/Form as prescribed under the Income Tax Act, 1961 (refer to Form 15G/H enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the Aggregate Income /Total Income during financial year exceeds ₹ 5,00,000 (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh Form 15G/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill Form 15 G/H through e-filing. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, ₹ 5,00,000 (Rupees five lacs only) for senior citizens and ₹ 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 applicable. In this respect the extant guidelines as amended from time to time will be applicable. Form 15G/H submitted vide this application will be deductible to all the depositors under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 15G/H.
ii) TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity. BFL will not be liable to pay interest on the TDS which is deposited with IT department on quarterly basis.
iii) TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March.
iv) When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.
v) 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.
vi) In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such 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 SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.
viii) Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).
ix) 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 for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.
x) The Company may discontinue the Deposit scheme at any time and on such discontinuation, the Deposit holders shall be required to withdraw the Deposits.
xi) Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction 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
10. HOW TO APPLY
i) Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
ii) The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/c: 0007030006738' clearly stating the deposit amount along with the application number on the rear side of the cheque.
iii) 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 authorized distributors. In case Deposit is being placed through direct credit to the BFL 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 authorized distributors. For investment through NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJFIUS06 (numerical account number is replaced by CMS control code - ZBAJFIAD), Account type: current account, Bank Name: IndusInd Bank Ltd, IFSC: INDI0000006, Branch name: Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK www.bajajfinance.in/fixed-deposit or any of our affiliated partner websites or apps.
iv) For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinance.in or call us on +91 8698010011
Introduction of the applicants is company's responsibility. Such introduction may be given by any one of the following methods:
(a) The applicant can also obtain introduction from any other fixed deposit holder with BFL. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BFL records;
(b) The applicant can also introduce himself/herself by producing original of any one of the documents (which contains the 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
i) In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.
ii) In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumer Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.
iii) For any queries, visit our website https://www.bajajfinance.in/read-us. Select the [e-Not US](#)-tab and follow the directions to get your query resolved. You may also call BFL Customer Care at 8698010011 or visit our nearest branch. This is not a toll-free number and normal call charges will be applicable.

Vernacular Declaration Form

English	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	இந்த விண்ணப்பம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தயிழிவில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	मैं/असिं पुरती वरदे हं कि इस बिदे-पत्र/निजम अउ शरतं दी समग्री मैठुं/सठुं पंजाबी विच पढ़ के सुहायी गयी अउ समझायी गयी सी अउ मै/असिं पुरती वरदे हं कि सठुं इस दी समझ छा गयी है।
Urdu	<input type="checkbox"/>	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	<input type="checkbox"/>	ഈ അപേക്ഷ / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്കു/ഞങ്ങൾക്ക് വായിച്ചുതരികയും മലയാളത്തിൽ എനിക്കു/ഞങ്ങൾക്ക് വിശദീകരിച്ചുതരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്കു/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	<input type="checkbox"/>	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું/કરીએ છીએ.
Telugu	<input type="checkbox"/>	ఈ అప్లికేషన్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତ କରୁଅଛୁ ।
Kannada	<input type="checkbox"/>	ಈ ಮೂಲಕ ನಾನು/ಪತ್ನಿದಲಿರುವ ನಿಯಮ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/नियम व अटीमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	<input type="checkbox"/>	মই/আমি নিশ্চিত কৰিছো যে এই আবেদন / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত ব্যাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্রদান কৰিলো।
Konkani	<input type="checkbox"/>	ह्या अर्जाची/नेम आनी अटीची सामुग्री कोंकणी भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

 Signature of First Applicant/Guardian

 Signature of Second Applicant/Guardian

KYC DOCUMENTATION FOR OPENING ACCOUNT

Please note that these guidelines are based on the RBI Master Directions - Know Your Customer (KYC) Direction, 2016 updated as on July 12, 2018 and the PMLA and UIDAI Notifications issued thereafter.

(A) KYC Documents for an Account of INDIVIDUAL, and for BENEFICIAL OWNER / AUTHORIZED SIGNATORY/ POWER OF ATTORNEY HOLDER:

- (1) One recent **Photograph**.
- (2) **PAN** or Form 60 if PAN is not allotted.
- (3) **Certified Copy** * of one of the Officially Valid Documents (OVDs): Valid Passport, Valid Driving License, Voter's Identity Card issued by Election Commission of India, Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar Card), Job Card issued by NREGA duly signed by an officer of the State Government.

In case of OVD does not have Current Address of the client, obtain below listed documents which are treated as Deemed to be Officially Valid Documents (DOVD) for the limited purpose of Proof of Address.

- (1) Utility bill, in the name of the client, which is not more than two months old of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill).
- (2) Property or Municipal tax receipt.
- (3) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address .
- (4) Letter of Allotment of Accommodation from Employer issued by State Government or Central Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions, and Listed Companies and Leave & License Agreements with such employers allotting official accommodation.

In case a client submits Deemed to be OVD (DOVD) towards current Address, client must submit an OVD mentioned in (A)(3), updated with Current Address, within three months of submission of the DOVD.