

BAJAJ FINANCE LIMITED

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

Date

D	D	M	M	Y	Y	Y	Y
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 Broker Code

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 Sub Broker Code

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 Sourcing Channel: _____ SFDC Ref. No. _____ Application Form No. _____

Annual rate of interest valid for systematic deposits up to Rs.5 crore (w.e.f 07 December 2019)

Tenure in months	Cumulative rates of interest		
	For new Depositors	Special category	
		For senior citizens	For Bajaj Group employees, Bajaj Finance Ltd customers and Bajaj Allianz Life Insurance policyholders
12 – 23	7.60%	7.85%	7.70%
24 – 35	7.90%	8.15%	8.00%
36 – 60	8.10%	8.35%	8.20%

Important points

- Only one of the above special category benefit is allowed to the depositor. The Depositor category will not change during the SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout the SDP tenure.
- Minimum deposit amount under systematic deposit plan is ₹ 5,000/- per deposit.
- Once systematic deposit relationship exceeds ₹ 5 crore, the rates may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India (RBI).
- A separate renewal form should be filled for every deposit.
- In SDP, each Deposit will be treated as separate Fixed Deposit and separate Fixed Deposit Receipt (FDR) will be issued with the tenure that will be computed from the date of such respective Deposit.

Deposit details

1. **Deposit payable to** ☐ First holder ☐ Either or Survivor
2. **Deposit option** Cumulative
3. **Deposit amount** (in figures) (in words)
4. **Date of Deposit through NACH mandate** ☐ 3rd ☐ 7th ☐ 12th of every month
5. **FD tenor for every Deposit** (choose between 12 to 60 months) months
6. **Monthly Deposit Range** (choose between 6 to 48) + 1st Deposit by cheque

Special Category

Refer point No.4(ii) in Terms and Conditions for details

- ☐ Relative of Director^ ☐ Director or Promoter of BFL ☐ Shareholder*(Folio No.)

☐ Senior Citizen ☐ Bajaj Group Employee ☐ Existing Customer

☐ Bajaj Allianz Life Insurance existing policyholder (Policy No.)

^In case of any amount received from a relative of director of the Bajaj Finance Ltd, declaration to be submitted, in this regard. *No additional benefit for shareholders

First Applicant Details (mandatory)

- ☐ New Customer (please fill in attached KYC form)

☐ Existing Customer (Customer ID/Deposit No./Loan Account No.)

Please fill in attached KYC form in case of change in previously submitted information

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

Guardian's Name

FIRST

MIDDLE

LAST

(if applicant is minor)

Date of birth D D M M Y Y Y Y Mobile No. Email

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

TDS waiver ☐ Yes (attach applicable form 15 G/H)

Second Applicant Details (Can not be minor)

- ☐ New Customer (please fill in attached KYC form)

☐ Existing Customer (Customer ID/Deposit No./Loan Account No.)

Please fill in attached KYC form in case of change in previously submitted information

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

Date of birth

D D M M Y Y Y Y

Mobile No.

Email

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

Third Applicant Details (Can not be minor)

- ☐ New Customer (please fill in attached KYC form)

☐ Existing Customer (Customer ID/Deposit No./Loan Account No.)

Please fill in attached KYC form in case of change in previously submitted information

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

Date of birth D D M M Y Y Y Y Mobile No. Email

[illegible]

Nomination to Deposit: Form DA 1: u/s 45 QB of RBI Act 1934

The nomination made in this form will be applicable to all the Deposits made under Systematic Deposit Plan through this application form.

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

2. As the Nominee is minor on this date, I/We appoint
 (Name, Address & Age) 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.

Signature/thumb impression of all depositors with date:

<input type="text"/>	<input type="text"/>	<input type="text"/>
Mandatory	Mandatory for second applicant	Mandatory for third applicant

First Applicant

Second Applicant

Third Applicant

*Two Witnesses Name & Signature

1.

2.

*Witness required in case if thumb impression is affixed by Depositor(s), Name of nominee should be same as that appearing on valid ID Proof of the nominee.

Mode of Deposit

(funds to be deposited in favour of **Beneficiary Name: Bajaj Finance Ltd, Bank Account Number: 00070350006738,**

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

Cheque No.

Bank name

Branch

Bank account number

Account type

IFSC

Cheque date

Applicants's Consent and Confirmation

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

☐ I have read and understood the **BFL WhatsApp Terms and Conditions** available at <http://bit.ly/bfl-wtsp-tn> and I hereby expressly consent to receive Bajaj Finance Limited relationship related important updates on WhatsApp.

Signature/thumb impression of all depositors with date:

<input type="text"/>	<input type="text"/>	<input type="text"/>
Mandatory	Mandatory for second applicant	Mandatory for third applicant

First Applicant

Second Applicant

Third Applicant

*Two Witnesses Name & Signature

First Witness Name & Signature

Second Witness Name & Signature

*Witness required in case thumb impression is affixed by Depositor(s), Name of nominee should be same as that appearing on valid ID Proof of the nominee.

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

Signature of Bajaj employee

KYC DOCUMENTATION FOR OPENING ACCOUNT

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

(A) KYC Documents for an Account of INDIVIDUAL:

- (1) One recent **Photograph**
- (2) **PAN** or Form 60 if PAN is not allotted; and
- (3) **Certified Copy** * of one of the Officially Valid Documents (**OVDs**) listed below:

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
i	Valid Passport	Valid Passport
ii	Valid Driving License	Valid Driving License
iii	Voter's Identity Card issued by Election Commission of India	Voter's Identity Card issued by Election Commission of India
iv	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **
v	Job Card issued by NREGA duly signed by an officer of the State Government	Job Card issued by NREGA duly signed by an officer of the State Government
vi	-	Letter issued by the National Population Register containing details of Name, Address of the customer

* Obtaining a **Certified Copy** by **Reporting Entity** (this includes our Company) means **comparing** the copy of Officially Valid Document (**OVD**) so produced by the client (i.e. customer) **with its Original** and recording the same on the copy by the authorised officer of the Reporting Entity”

** To Ensure that the **Aadhaar No.** (on copy of Aadhaar Letter/Aadhaar Card obtained), must be **redacted or blackened** and it is **not legible** and the Aadhaar No. should **not be entered/stored in any system**.

- (4) In case **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**:

Sr. No.	Proof of Address (PoA)
i	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)
ii	Property or Municipal tax receipt
iii	Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address
iv	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.

Customer ID:

'FORM NO. 15G'

Application Form No.:

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A (1) and section 197A(1A) to be made by an individual or a person
(not being a company or firm) claiming certain incomes without deduction of tax.

PART I

1. Name of Assessee (Declarant) **First** **Middle** **Last** 2. PAN of the Assessee
3. Status (tick whichever applicable): **INDIVIDUAL** 4. Previous year (PY) (for which declaration is being made): 20 ____ - 20 ____
5. Residential Status (tick whichever applicable): Indian/Other 6. Complete address including PIN code:
7. Email: 8. Telephone/mobile no:
- 9(a). Whether assessed to tax under the Income-tax Act, 1961: ☐ Yes ☐ No 9(b). If yes, latest assessment year for which assessed:
10. Estimated income for which this declaration is made:
11. Estimated total income of the PY. in which income mentioned in column 10 to be included:
12. Details of Form No. 15G other than this form filed during the previous year, if any:
- Total no. of Form No. 15G filed: Aggregate amount of income for which Form No. 15G filed:
13. Details of income for which the declaration is filed

Sr. no.	Identification number of relevant investment/account, etc.8	Nature of income	Section under which tax is deductible	Amount of income
1		Fixed Deposit Interest	194 A	
2		Fixed Deposit Interest	194 A	
3		Fixed Deposit Interest	194 A	
4		Fixed Deposit Interest	194 A	

14. Declaration/Verification

*I/We do hereby declare that to the best of *my/our knowledge and belief what is stated above is correct, complete and is truly stated. *I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income- tax Act, 1961. *I/We further declare that the tax *on my/our estimated total income including *income/incomes referred to in point 10 *and aggregate amount of *income/incomes referred to in point 13 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03..... relevant to the assessment year 20.....-20..... will be nil. *I/We also declare that *my/our *income/incomes referred to in column 11 *and the aggregate amount of *income/incomes referred to in column 13 for the previous year ending on 31.03..... relevant to the assessment year 20.....-20..... will not exceed the maximum amount which is not chargeable to income-tax.

Place Date

Signature of declarant
(First applicant)

PART II

[To be filled by the person responsible for paying the income referred to in column 11 of Part I]

Name of the person responsible for paying **BAJAJ FINANCE LIMITED**

Unique Identification No.

PAN of the person responsible for paying **AABCB1518L**Complete Address: **4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE, OFF PUNE AHMEDNAGAR ROAD, VIMAN NAGAR, PUNE - 411014**TAN of the person responsible for paying: **PNEB00001B**

Email ID.....

Telephone No. (with STD Code) and Mobile No. **020-30405060**Amount of income paid **Gross Interest for FY**Date on which Declaration is received

D	D	M	M	Y	Y	Y	Y
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 Date on which the income has been paid/credited (DD/MM/YYYY)

D	D	M	M	Y	Y	Y	Y
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Place

Date

Signature of the person responsible
for paying the income referred to in column 10 of Part I

*Delete whichever is not applicable

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

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

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

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

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

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

Customer ID:

'FORM NO. 15H'

Application Form No.:

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.

PART I

1. Name of Assessee (Declarant) **First** **Middle** **Last** 2. PAN of the Assessee
3. Status (tick whichever applicable): **INDIVIDUAL** 4. Previous year (PY) (for which declaration is being made): 20 ____ - 20 ____
5. Residential Status (tick whichever applicable): Indian/Other 6. Complete address including PIN code:
7. Email: 8. Telephone/mobile no:
- 9(a). Whether assessed to tax under the Income-tax Act, 1961: ☐ Yes ☐ No 9(b). If yes, latest assessment year for which assessed:
10. Estimated income for which this declaration is made:
11. Estimated total income of the PY. in which income mentioned in column 10 to be included:
12. Details of Form No. 15H other than this form filed during the previous year, if any:
- Total no. of Form No. 15H filed: Aggregate amount of income for which Form No. 15H filed:
13. Details of income for which the declaration is filed

Sr. no.	Identification number of relevant investment/account, etc.8	Nature of income	Section under which tax is deductible	Amount of income
1		Fixed Deposit Interest	194 A	
2		Fixed Deposit Interest	194 A	
3		Fixed Deposit Interest	194 A	
4		Fixed Deposit Interest	194 A	

14. Declaration/Verification

*I/We do hereby declare that to the best of *my/our knowledge and belief what is stated above is correct, complete and is truly stated. *I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income- tax Act, 1961. *I/We further declare that the tax *on my/our estimated total income including *income/incomes referred to in point 11 *and aggregate amount of *income/incomes referred to in point 13 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03..... relevant to the assessment year 20.....-20..... will be nil. *I/We also declare that *my/our *income/incomes referred to in column 11 *and the aggregate amount of *income/incomes referred to in column 13 for the previous year ending on 31.03..... relevant to the assessment year 20.....-20..... will not exceed the maximum amount which is not chargeable to income-tax.

Place Date

Signature of declarant
(First applicant)

PART II

[To be filled by the person responsible for paying the income referred to in column 11 of Part I]

Name of the person responsible for paying **BAJAJ FINANCE LIMITED**

Unique Identification No.

PAN of the person responsible for paying **AABCB1518L**Complete Address: **4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE, OFF PUNE AHMEDNAGAR ROAD, VIMAN NAGAR, PUNE - 411014**TAN of the person responsible for paying: **PNEB00001B**

Email ID.....

Telephone No. (with STD Code) and Mobile No. **020-30405060**Amount of income paid **Gross Interest for FY**Date on which Declaration is received Date on which the income has been paid/credited (DD/MM/YYYY)

Place

Date

Signature of the person responsible
for paying the income referred to in column 10 of Part I

*Delete whichever is not applicable

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

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

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

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

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

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

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Terms and Conditions

1. ACCEPTANCE OF DEPOSITS:

- Bajaj Finance Limited (hereinafter referred to as the '**Company/BFL**') shall accept fixed deposit ("**Deposit**") under the Systematic Deposit Plan (SDP) selected by the Applicant at its sole and absolute discretion and subject to the terms and conditions contained herein.
- The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age, (b) is of sound mind, (c) can understand, read and write in English language, (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application, provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
- The Company does not accept deposits under Systematic Deposit Plan from foreign nationals, Person of Indian Origin and Non-Resident Indians (NRIs).
- The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the SDP Application Form ("**Application**"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.
- Deposits shall not be accepted in cash or transfer from NRO/NRE Account.
- The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.
- The maturity period of each monthly fixed deposit created under SDP shall be for a minimum period of 12 months to a maximum period of 60 months. The Applicant will have option to choose between 6 to 48 number of monthly Deposits under SDP.
- A separate Fixed Deposit number will be issued to each monthly Deposit and accordingly separate FDR will be issued for each monthly Deposit into fixed deposit.
- The fixed deposit tenor selected for first deposit will be applicable to all the future deposits under this application form. Each deposit under the SDP will be treated as a separate fixed deposit and tenure (as selected by the Applicant) will start from the date of realisation of each deposit instructions through NACH/ cheque.
- The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the said amount will be refunded as is within 30 (thirty) business days. The minimum amount, period and rate of interest under the SDP are indicated on cover page of the Application.

2. JOINT DEPOSITS:

- Application may be made in joint names subject to a maximum of three applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company.
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to guardian, if the FD is opened in minor's name.

3. FIXED DEPOSIT RECEIPTS

- For each deposit under the SDP a separate Fixed Deposit Receipts ("FDR") will be issued by BFL.
- FDR will be couriered to the depositor(s) within a period of three weeks from the date of Deposit.
- In case of change in KYC documents/ status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.
- Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and /or Group Companies of BFL.
- Applicant acknowledge that, as against each deposit of money (either through cheque/NACH), a separate FDR for each deposit will be generated and delivered to Applicant by BFL. However, upon loss of such FDR (for any reason) and upon request received by BFL, FDR will be re-issued by BFL in lieu of FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

4. INTEREST:

- The fixed deposit will be booked at the rate of interest prevailing on the date of each Deposit under the SDP.
- Individual applicants falling under special categories (on the date of receipt of FD application form by BFL) as mentioned below will be eligible for the following special interest rates:
 - Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age): Additional interest at the rate of 0.25% p.a. will be provided on Deposit amount of up to ₹5 (five) crore;
 - Individual applicants having a customer ID in BFL system: Additional interest to the existing customer at the rate of upto 0.10% p.a. will be provided on Deposit amount of up to ₹5 (five) crore. It is clarified that said additional benefit of 0.10% is applicable on deposit made after gap of 15 days from the date of creation of existing deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit of upto 0.10%, the latest FD need to be created on or after 15th Jan XXXX;
 - Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd. (subject to submission of proof of policy document): Additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;
 - Employees of Bajaj Group Companies* will get an additional rate of upto 0.10% p.a. per deposit up to ₹5 Crore;
* (Bajaj Holdings and Investment Ltd., Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Bajaj Housing Finance Ltd., Bajaj Financial Securities Ltd. Bajaj Finserv Direct Ltd, Mukand Ltd. and Bajaj Electricals Ltd.)The Applicant will be eligible for only one of the above mentioned special category benefits if the Applicant falls under any of the above special category on the date of receipt of SDP Application form by BFL. For sake of clarity, if the Applicant falls under any of the above category subsequent to placing of first deposit, the Applicant will not be eligible for the aforesaid special category benefits for subsequent monthly deposits made under the same SDP.
- Depositor (individual depositor only) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate of interest is applicable over and above special category benefit mentioned in clause (ii) above.
- Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
- The Deposits under SDP will be considered as cumulative deposit and interest will be paid on maturity only.
- Once the applicant selects the deposit plan specified in the Application at the time of placing the Deposit, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the deposit plan.
- 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.
- In case of change in the rate of interest under the SDP, the same will be communicated to Applicant by acceptable mode of communications like publishing on website, SMS, email, WhatsApp message, etc.

5. NOMINATION:

- Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled "Form DA 1" as prescribed by Reserve Bank of India. The "Form DA 1" is available in the branches of the Company & Company's website at <https://www.bajajfinserv.in/fixed-agreements-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).
- The nominee appointed by the Applicant(s) through this Application or by submitting "Form DA 1" shall be valid and applicable for all the deposits made under the SDP unless a separate nomination is declared by the applicant(s) by way of a separate "Form DA 1" specifying the deposit number. In case the Applicant(s) wish to change the nominee and/or add the nominee then the Applicant(s) will be required to submit a separate Application form for such cancellation or variation. Any change and variation in the Nomination will be applicable only to the FD for which "Form DA 1" has been submitted.
- Upon request of the depositor(s) for cancellation of nomination the Company will share "Form DA 2" and for changes (variation) in nomination, the Company will share Form DA 3.

6. PAYMENT AND RENEWAL OF DEPOSIT

- Payments on account of interest and redemption of the Deposit, will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.
- The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal for each such deposit within the prescribed period before the date of maturity. The payment will be made through NEFT/RTGS or account payable cheque (in case of rejection of transfer by NEFT/ RTGS), to the bank account of the depositor mentioned in the Application.
- In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will/ Order or judgement from Indian Court to the satisfaction

of the Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.

- Depositor can request for renewal of each deposit at least 2 (two) business day before maturity date of Deposit by visiting the nearest Company branch or by sending a written request through the independent financial advisors or national distributors empanelled with the Company, to enable the Company to renew the Deposit (or a portion thereof) as the case may be on the due date. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by separate Deposit application form for each FDR issued under the SDP duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposits may not be required at the time of renewal of deposits as FDR of each deposit will stand null & void post its maturity date.
- In case of death of the Primary depositor, the SDP will come to an end and NACH will not be presented for further creation of deposits after receipt of such information about the death. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposits.

7. PREMATURE WITHDRAWAL:

- Premature withdrawal is permitted for either one or more deposit under the SDP provided the FD has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit.
- A request form for premature withdrawal will have to be given by depositor(s).
- Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:
 - Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.
 - After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.
 - After 6 (six) months but before the date of maturity of the Deposit: Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.
 - Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

8. LOAN AGAINST PUBLIC DEPOSIT

- "Loan against the public deposit" facility may be provided to depositors against each of the Deposit(s) placed with the Company under the SDP, subject to fulfillment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard.
- Separate Loan Against Fixed Deposit documentation is required to be executed for each deposit against which the loan may be granted and accordingly separate loan account number will be opened for each deposit.
- Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. Please note that the loan to deposit value for such loan facility cannot exceed 75%.

9. OTHER TERMS

- The Applicant is required to make the first deposit through account payee cheque. The subsequent monthly deposits will have to be made by issuing National Automated Clearing House ("**NACH**") mandate duly registered with Applicant's Bank, which will be presented once in a month on the date specified by the Applicant. However, until successful registration of the NACH mandate, no subsequent Deposit shall be booked by the Company under the SDP. For the sake of clarity, any subsequent deposit after the first deposit is not acceptable through any other payment mode, except through NACH mandate.
- In case of dishonor of NACH mandate, deposit will not be booked for such month and NACH mandate will be presented in the next month as per SDP. In such case, tenure of SDP selected by the Applicant shall NOT be extended for equal number of months for which the NACH stood dishonored.
- BFL will not collect bounce charges for the NACH dishonor. However, it may be noted that the Applicant's Bank may levy Bounce charges for each NACH dishonor and BFL shall not be held liable for the same in any manner.
- 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 application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds ₹5,000/- (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh Form 15G/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill Form 15 G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, ₹3,00,000 (Rupees three 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 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 made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 15G/H.
- 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 RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant.
- In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.
- The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.
- Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).
- The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.
- The accompanying advertisement inviting fixed deposits forms part of the Application form.
- Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
- By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies /its affiliates to send the Applicant any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bi/ty/bots/emails/post etc., irrespective of rejection of this Application.
- Depositor can cancel his/her NACH mandate anytime in between & stop the systematic deposits payment. However, once cancelled, such mandate will not be revived. In case depositor(s) wish to place deposit under SDP after cancellation of the earlier application, the depositor(s) will have to submit fresh SDP application form.

10. HOW TO APPLY

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
- The attached application form should be duly filled and signed by all the applicant(s).
- The first deposit under the SDP should mandatorily be made by using a CTS compliant account payee cheque drawn in favour of "BAJAJ FINANCE LTD FIXED DEPOSIT ACCOUNT NUMBER 00070350006738" clearly stating the deposit amount along with the application number on the rear side of the cheque and by submitting required documents with any of branch or authorised distributor of the Company.
- Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:
 - The applicant can obtain introduction from any other fixed deposit holder with BFL. The said existing depositor will be required to disclose his/her name, Customer ID/ account number and fixed deposit receipt (FDR) number and other information as sought to the satisfaction of BFL;
 - 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

- Subsequent/Monthly deposit refers to representation of NACH once in a month on a date specified by the applicant while opting for the SDP.
- In case of any change in maximum tenor of the FD (which is 60 months as on date) the maximum tenor as per the regulatory/ statutory guidelines prevailing on the date of booking FD or as opted in the SDP; whichever is less will be followed.
- In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.
- In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.

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

Provisional Receipt

☐ Cheque (Cheque no. _____)

Name of the depositor _____

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

Bank name _____ Branch _____ Account type _____

Bank account number _____ IFSC _____ Transaction date _____

Deposit details: Tenor

ROI

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

For BAJAJ FINANCE LTD

Vernacular Declaration Form

English	<input type="checkbox"/>	I/We confirm that the content of this Application / Agreement / Letter / Terms and Conditions were read out and explained to me / us in English and I/We confirm to have understood the same.
Hindi	<input type="checkbox"/>	मैं/हम यह पुष्टि करता हूँ/करती हूँ/करते हैं कि इस आवेदन/अनुबंध/पत्र/नियम एवं शर्तों की सामग्री को हिंदी में पढ़ कर मुझे/हमें समझाया गया था और मैं/हम उनके समझने की पुष्टि करता हूँ/करती हूँ/करते हैं।
Bengali	<input type="checkbox"/>	আমি /আমরা নিশ্চিত করছি যে এই আবেদন / চুক্তি / পত্র / নিয়ম এবং শর্তাবলী সম্পর্কে বিস্তারিত সামগ্রীটি পড়েছি এবং আমাকে /আমাদের সেটা বাংলায় ব্যাখ্যা করে বোঝানো হয়েছে এবং আমি /আমরা এটিকে বুঝেছি বলে নিশ্চয়তা প্রদান করছি
Tamil	<input type="checkbox"/>	இந்த விண்ணப்பம்/ஒப்பந்தம்/கடிதம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	मैं/अमीं पुसटी करेदे हं कि इस बिदे-पत्र/इकरारनामे/पत्र/नियम अउ स्रतों दी समगरी मैनुं/साहुं पंजाबी विंच पडु वे सुछाई गਈ अउ समझाई गਈ सी अउ मै/अमीं पुसटी करेदे हं कि साहुं इस दी समझ लंग गਈ है।
Urdu	<input type="checkbox"/>	میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست/اقرارنامہ/خط/شرائط و ضوابط کے متن کو مجھے/ہمیں انگریزی میں پڑھ کر سنا دیا گیا ہے اور اس کی وضاحت کردی گئی ہے اور میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ میں/ہم نے اسے سمجھ لیا ہے۔
Malayalam	<input type="checkbox"/>	ഈ അപേക്ഷ / ഉടമ്പടി / കത്ത് / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്ക്/ഞങ്ങൾക്ക് വായിച്ചുതരികയും മലയാളത്തിൽ എനിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ചുതരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	<input type="checkbox"/>	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/કરાર/પત્ર/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.
Telugu	<input type="checkbox"/>	ఈ అప్లికేషన్/అగ్రిమెంట్/లేఖ/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମେ ସ୍ୱାକ୍ଷର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ଚୁକ୍ତିନାମା/ପତ୍ର/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/ನಾವು ದೃಢಪಡಿಸುವುದೇನೆಂದರೆ ಈ ಅರ್ಜಿ/ಒಪ್ಪಂದ/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/करारनाम्यातील/पत्रातील/नियम व अटीमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	<input type="checkbox"/>	মই/আমি নিশ্চিতি কৰিছো যে এই আবেদন / চুক্তিপত্র / পত্র / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভানদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত বাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্র কথা বুজি পাইছো বুলি নিশ্চিতি প্রদান কৰিলো।
Konkani	<input type="checkbox"/>	ह्या अर्जाची/कबलातीची/ पत्राची/ नेम आनी अटींची सामग्री कोंकणी भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णित केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

Signature of first applicant

Signature of second applicant

Signature of third applicant