

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 [text box] Relationship with depositor [text box]

Please enter Date of Birth of the Nominee in DD/MM/YYYY [D D M M Y Y Y Y]

2. As the Nominee is minor on this date, I/We appoint [text box] (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:

Mandatory	Mandatory for second applicant	Mandatory for third applicant
First Applicant	Second Applicant	Third Applicant
1. [text box]		2. [text box]

Two Witnesses Name & Signature

*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. [text box]
Bank name [text box] Branch [text box]
Bank account number [text box] Account type [text box]
IFSC [text box] Cheque date [D D M M Y Y Y Y]

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-tnc> and I hereby expressly consent to receive Bajaj Finance Limited relationship related important updates on WhatsApp.

Signature/thumb impression of all depositors with date:

Mandatory	Mandatory for second applicant	Mandatory for third applicant
First Applicant	Second Applicant	Third Applicant
1. [text box]		2. [text box]

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 [text box]

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) ... 2. PAN of the Assessee ...
3. Status (tick whichever applicable): INDIVIDUAL 4. Previous year (PY) ...
5. Residential Status ... 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

Table with 5 columns: Sr. no., Identification number of relevant investment/account, etc.8, Nature of income, Section under which tax is deductible, Amount of income. Contains 4 rows of Fixed Deposit Interest data.

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.

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 AACB1518L
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).

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

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

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

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

The person responsible for paying the income referred to in column 10 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (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) ... 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

Table with 5 columns: Sr. no., Identification number of relevant investment/account, etc.8, Nature of income, Section under which tax is deductible, Amount of income. Contains 4 rows of Fixed Deposit Interest data.

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.

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 [DDMMYYYY] Date on which the income has been paid/credited (DD/MM/YYYY) [DDMMYYYY]
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).

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

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-
a. In a case where tax sought to be evaded exceeds twenty-five lac rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
b. In any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

The person responsible for paying the income referred to in column 10 of Part I shall allot a unique identification number to all the Form No. 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.

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 005

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

FIXED DEPOSIT SCHEMES

'FAAA/Stable' rating by CRISIL AND 'MAAA (Stable)' rating by ICRA.'

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

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

Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. December 07, 2019)

Tenor in months	Cumulative rates of interest		
	For New Depositors	Special category	
		For senior citizens	For Bajaj Group employees, Bajaj Finance Ltd Depositors 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%

- a) Minimum deposit amount under systematic deposit plan is ₹5,000/- per Deposit.
 b) The SDP is offered only to Indian residents.
 c) In systematic deposit plan, each Deposit will be treated as separate Fixed Deposit and separate Fixed Deposit Receipt (FDR) will be issued with tenure that will be computed from the date of such respective Deposit.
 d) The Depositor will have option to choose between 6 to 48 number of monthly Deposits under SDP.
 e) 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.
 f) The Company will book fixed deposit at the rate of interest prevailing on the date of each Deposit under the SDP.
 g) The Deposits under SDP will be considered as cumulative deposit and interest will be paid on maturity only.
 The amount towards the first Deposit under the SDP shall be made through account payee cheque. The subsequent deposits will have to be made by issuing National Automated Clearing House (NACH) mandate duly registered with Depositor's Bank, which will be presented once in a month on the date specified by the depositor. However, until successful registration of 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.
 h) Individual Depositor falling under special categories (on the date of receipt of Deposit application form by BFL) as mentioned below will be eligible for the following special interest rates:
 i) Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age): Additional interest at the rate of upto 0.25% p.a. will be provided on per Deposit amount of up to ₹5 (five) crore;
 ii) Individual Depositor 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. For deposit only customers, 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 first deposit. For example, if the first deposit is created on 1st Jan XXXX, to add additional benefit of upto 0.10%, the latest FD need to be created on or after 15th Jan XXXX;
 iii) 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;
 iv) Employees of Bajaj Group Companies listed below will get an additional rate of upto 0.10% p.a. (Bajaj Holdings and Investments 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 Limited, Bajaj Finserv Direct Ltd., Mukand Ltd. Bajaj Finserv Health Limited and Bajaj Electricals Ltd.) per deposit up to ₹5 Crore.

Only one of the above special category benefits mentioned at paragraph (h) 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.

- i) 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 is applicable over and above special category benefit mentioned at paragraph (h).
 j) 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.
 k) The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGS or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the deposit application form.
 l) 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 Depositor shall NOT be extended for equal number of months for which the NACH stood dishonored.
 m) Monthly Deposit refers to presentation of NACH mandate once in a month on a date specified by the depositor while opting for the SDP.
 n) Depositor can request for renewal of each deposit/Deposit at least 2 (two) business day before maturity date of deposit by visiting the nearest branch of the Company 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 scheme 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/Deposits may not be required at the time of renewal of deposits/ Deposits as FDR of each deposit will stand null & void post its maturity date.
 o) 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 Deposit.
 p) Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977, as amended.

A. Name of the Company: BAJAJ FINANCE LTD.

B. Date of Incorporation: 25th March, 1987

C. Profits/Dividends:

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

Financial Year ended on	Profit (Standalone)		Dividend %
	Before Tax	After Tax	
	₹	₹	
31.03.2017	2,817.52	1,836.55	180
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300

D. Brief particulars of the management of the Company:

The Company is managed by the Managing Director, subject to the control and supervision of the Board of Directors. The Managing Director is entrusted with necessary powers for managing the business and affairs of the Company.

E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Rahul Bajaj Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Nanao Pammani Vice Chairman	21 El CID 13 A, Ridge Road, Malabar Hill, Mumbai 400 006.	Professional
Shri Sanjiv Bajaj Vice Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajeev Jain Managing Director	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajiv Bajaj	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Dipak Poddar	Brij Kufir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Yachha Rd, Mumbai 400 020.	Business
Shri D J Bajaj Rao	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082.	Professional Economist
Dr. Omkar Goswami	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Business
Dr. Gita Piramal	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025.	Business Social Entrepreneur, Former Civil Servant
Dr Naushad Forbes	74 Koregaon Park, Pune - 411 001	Business
Shri Anami Narayan Roy	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Business

F. Summarised Financial Position of the Company (Standalone) as appearing in the two latest audited balance sheets:

	As at 31 March 2019	As at 31 March 2018
(₹ in Crore)		
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.33
Bank balances other than (a) above Receivables	1.69	1.49
Trade receivables	805.38	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,653.46
Other financial assets	297.04	254.79
Total financial assets	1,06,982.37	80,308.79
Non-financial assets		
Current tax assets (net)	147.80	24.28
Deferred tax assets (net)	660.83	762.98
Property, plant and equipment	495.84	343.87
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	1,517.50	1,306.63
Total assets	1,08,499.87	81,615.43
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Payables		
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	0.44	0.43
-Total outstanding dues of creditors other than micro enterprises and small enterprises	547.25	438.89
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	218.64	169.94
Debt securities	39,048.97	31,528.94
Borrowings (other than debt securities)	29,970.67	20,169.36
Deposits	13,193.01	7,792.87
Subordinated debts	4,139.07	4,138.16
Other financial liabilities	1,411.81	1,249.38
Total financial liabilities	88,529.86	65,487.97
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.87
Provisions	68.88	61.71
Other non-financial liabilities	315.13	223.67
Total non-financial liabilities	406.38	310.25

Equity		
Equity share capital	115.37	115.03
Other equity	19,448.26	15,702.18
Total assets	19,563.63	15,817.21
Total liabilities and equity	1,08,499.87	81,615.43

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2019	As at 31 March 2018
-------------	---------------------	---------------------

Disputed claims against the Company not acknowledged as debts	28.04	31.27
VAT matters under appeal	4.39	2.39
ES matters under appeal	5.14	5.14
Service tax matters under appeal		
- On interest subsidy	1,340.49	1,243.80
- On penal interest/ charges	245.19	-
- On others	5.45	3.11
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the Income tax department	0.24	32.98

The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from 1st April 2018 and the effective date of such transition is 1st April 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India (RBI) collectively referred to as 'the Previous GAAP'. Accordingly, the corresponding figures presented for balance sheet as at 31st March 2018 have been restated / reclassified.

G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016 : ₹28,116.47 Crore

b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,193.01 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹61.95 crore (Bajaj Allianz General Insurance Company ₹11.77 Cr, Bajaj Allianz Life Insurance Company Ltd. ₹2.99 Cr, Bajaj Auto Ltd. ₹2.11 Cr, Bajaj Electricals Ltd. ₹0.01 Cr, Bajaj Housing Finance Ltd. ₹2.25 Cr, Jammal Sons Pvt. Ltd. ₹0.19 Cr and Mukand Ltd. ₹42.63 Cr).

I. The Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:

- The Company has complied with the RBI directions applicable to it.
- The compliance with the RBI directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- The deposits solicited by the Company are not insured.
- The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.

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

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

- Upto 3 months from date of deposit: Withdrawal is not permitted.
- After 3 months but before 6 months: Interest shall not be payable.
- After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

M. The Business carried on by the Company and its subsidiaries with details of branches or units if any:

- Business carried on by the Company and its branches:
 Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agri, Ahmedabad, Ahmednagar, Ajmer, Akola, Alot, Alagapuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Anakleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baranati, Baroni, Bareilly, Baroda, Barsi, Belgachia, Bellary, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhihai, Bhiwandi, Bhopal, Bhubaneswar, Bhub, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chitradurga, Chikki, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahanu, Davangere, Dehradun, Dewas, Dhanbad, Dhanapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulbarga, Guna, Guntur, Gwalior, Haldia, Halol, Hassan, Haveri, Himmatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaittha, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karol, Karakudi, Kanak, Kaunagappally, Karur, Karve, Katti, Khomangan, Khandwa, Khasnagar, Kolar, Kolhapur, Kolkata, Kollam, Kopegaon, Korba, Kota, Kottayam, Kurmool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad, Nagargol, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palampur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Rajapur, Rajahmundry, Rajgarh, Rajnandgaon, Rajnandgaon, Rajpura, Ranghat, Ranchi, Ratlam, Ratnagiri, Rewari, Rohatki, Roop, Roorkh, Salem, Sangli, Satara, Satna, Seohore, Shimla, Shimoga, Siliguri, Sisa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagaram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned on the official website www.bajajfinserv.in - Scroll to bottom of the webpage - Contact us -> Visit our branch or by directly clicking <https://www.bajajfinserv.in/all-branches>
- Business carried on by the subsidiaries of the Company:

Sl. No.	Name of subsidiary	Address of registered office	Activity
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd Complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd Complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain
Managing Director
DIN: 01550158

Pune
02 December 2019

HOW TO INVEST:

The first investment amount should be deposited only by cheque made payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches.

Write to us at fd@bajajfinserv.in or call us on 020 71124281

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 term 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 lost FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. 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 up to 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 up to 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 up to 0.10% p.a. on deposit amount of up to ₹5 (five) crore;
 - Employees of Bajaj Group Companies* will get an additional rate of up to 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 up to 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/linked-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 depositor(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 payee 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(s) (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 ₹5,00,000/- (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 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 60 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's 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/ly/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 the 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

Application Number _____

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 पुस्तती वरदे हां कि इस बिन्-पत्र/एकरारनामे/पत्र/नियम अउ शरतों दी समगरी मैनुं/सातुं पंजाबी विंच पडु वे सुहायी गयी अउ समझायी गयी सी अउ मै/अमीं पुस्तती वरदे हां कि सातुं इस दी समझ लंग गयी 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 తెలుగులో చదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ଭବ ଜଣାଉଛୁ ।
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 নিশ্চিত কৰিছো যে এই আবেদন / চুক্তিপত্র / পত্র / নীতি আৰু চৰ্তাবলীত থকা সবিশেষ তথ্য আমি ভানদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত ব্যাখ্যা 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