# **BAJAJ FINANCE LIMITED**

# **Fixed Deposits Application Form for Resident Individuals**

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

Rate of interest (% per annum) valid for deposits up to Rs.5 crore (w.e.f 04th March 2023)

# For New/Existing Depositor:

	Interest rates on deposits  Table 1				
Daried (except table 2)					
Period (except table 2)	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%
>15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%
24 months	7.55%	7.30%	7.35%	7.41%	7.55%
25 - 35 months	7.35%	7.11%	7.16%	7.22%	7.35%
36 - 60 months	7.65%	7.39%	7.44%	7.51%	7.65%

	Interest rates on deposits						
Period	Table 2						
Pellou	Cumulative	Non-cumulative					
	At Maturity	Monthly	Quarterly	Half Yearly	Annually		
15 months	7.45%	7.21%	7.25%	7.32%	7.45%		
18 months	7.40%	7.16%	7.20%	7.27%	7.40%		
22 months	7.50%	7.25%	7.30%	7.36%	7.50%		
30 months	7.45%	7.21%	7.25%	7.32%	7.45%		
33 months	7.75%	7.49%	7.53%	7.61%	7.75%		
44 months	7.95%	7.67%	7.72%	7.80%	7.95%		

# For senior Citizen Deposits:

	Interest rates on deposits							
Period (except table 4)		Table 3						
reliou (except table 4)	Cumulative	ative Non-cumulative						
	At Maturity	Monthly	Quarterly	Half Yearly	Annually			
12 - 14 months	7.65%	7.39%	7.44%	7.51%	7.65%			
>15 - 23 months	7.75%	7.49%	7.53%	7.61%	7.75%			
24 months	7.80%	7.53%	7.58%	7.65%	7.80%			
25 - 35 months	7.60%	7.35%	7.39%	7.46%	7.60%			
36 - 60 months	7.90%	7.63%	7.68%	7.75%	7.90%			

	Interest rates on deposits						
Period	Table 4						
renou	Cumulative	Cumulative Non-cumulative					
	At Maturity	Monthly	Quarterly	Half Yearly	Annually		
15 months	7.70%	7.44%	7.49%	7.56%	7.70%		
18 months	7.65%	7.39%	7.44%	7.51%	7.65%		
22 months	7.75%	7.49%	7.53%	7.61%	7.75%		
30 months	7.70%	7.44%	7.49%	7.56%	7.70%		
33 months	8.00%	7.72%	7.77%	7.85%	8.00%		
44 months	8.20%	7.91%	7.96%	8.04%	8.20%		

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

# **Bajaj Finance Limited**

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035.

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

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CIN-L65910MH1987PLC042961

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# FIXED DEPOSIT SCHEMES

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

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

### Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. 04th March 2023)

Table 1						
Period (except	Cumulative	Non-Cumulative				
table 2)	At Maturity	Monthly Quarterly Half Yearly Annual				
12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%	
>15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%	
24 months	7.55%	7.30%	7.35%	7.41%	7.55%	
25 - 35 months	7.35%	7.11%	7.16%	7.22%	7.35%	
36 - 60 months	7.65%	7.39%	7.44%	7.51%	7.65%	

- a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as "**Deposit**") with BFL, is ₹15000/-
- b) For the locations mentioned in point M(2)below, the minimum amount for opening a Deposit) is ₹5000/-(not eligible for online investment).
  c) Individual depositor or primary depositor, falling under special category of
- Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate upto 0.25% p.a. per Deposit for an amount up to ₹5 (five) crore.
- d) Rate of interest for Deposits for an amount more than ₹5 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
- e) Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (i) the date of application made through BFL portal and associate partner portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date receipt of the funds by BFL where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used; and (iii) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.
- f) 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 NEF1 or RTGS or account payee cheque (in case of rejection of transfer by NEF1/RTGS) to the bank account of the depositor mentioned in the Deposit application form
- g) The request for renewal of the Deposit signed or consented by all the deposit holders shall reach the Company either through physical application or through BFL Online portal at least 24 hours before maturity date of deposit. The writ BH. Unline portal at least 24 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Renewal of Deposits will be subject to the rate of interest and other terms & conditions perposits will be subject to the relate of interest and other terms of conductors prevailing on the date of renewal. Fixed Deposit Receipt ("FDR") of the existing Deposit may not be required at the time of renewal of deposits as it stands null &void post its maturity date.
- h) In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the cancelation request signed or consented by all the Deposit holders, shall reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

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.

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

D. Brief particulars of the management of the Company:

The Company is managed by the Managing Director, subject to the control 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 Sanjiv Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri D J Balaji Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional
Dr. Naushad Forbes (Independent Director)	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant

Table 2						
Period	Cumulative	Non-Cumulative				
Pellod	At Maturity	Monthly Quarterly Half Yearly Ann				
15 months	7.45%	7.21%	7.25%	7.32%	7.45%	
18 months	7.40%	7.16%	7.20%	7.27%	7.40%	
22 months	7.50%	7.25%	7.30%	7.36%	7.50%	
30 months	7.45%	7.21%	7.25%	7.32%	7.45%	
33 months	7.75%	7.49%	7.53%	7.61%	7.75%	
44 months	7.95%	7.67%	7.72%	7.80%	7.95%	

NAME	ADDRESS	OCCUPATION
Shri Pramit Jhaveri (Independent Director)	21C Woodlands Peddar Road, Mumbai – 400 026.	Business
Ms.Radhika Haribhakti (Independent Director)	51, Maker Tower B, Cuffe Parade, Mumbai- 400005	Financial Advisor/ Professional Director

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

	As at 31 March 2022	As at 31 March 2021	
	31 March 2022	31 March 2021	
ASSETS			
Financial assets			
Cash and cash equivalents	2,898.66	1,371.79	
Bank balances other than cash and cash equivalents	2.07	2.11	
Derivative financial instruments	121.90	0.00	
Trade receivables	1,017.11	709.72	
Loans	1,44,276.25	1,13,089.94	K
Investments	16,371.82	20,169.12	
Other financial assets	464.44	487.13	L.
Total financial assets	1,65,152.25	1,35,829.81	
Non-financial assets			
Current tax assets (net)	158.96	155.07	
Deferred tax assets (net)	908.40	919.21	
Property, plant and equipment	1,189.77	972.44	
Capital work-in-progress	13.27	7.07	
Intangible assets under development	19.41	43.99	
Intangible assets	408.67	254.76	М
Other non-financial assets	165.35	101.20	
Total non-financial assets	2,863.83	2,453.74	
Total assets	1,68,016.08	1,38,283.55	
LIABILITIES AND EQUITY			
Liabilities			
Financial liabilities			
Derivative financial instruments	140.02	137.87	
Payables	110.02	137.07	
Trade payables			
-Total outstanding duos of misso ontorprises	_	0.27	

Payables		
<u>Trade payables</u> -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	762.58	0.27 666.04
Other payables -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	301.34	191.08
Debt securities Borrowings (other than debt securities) Deposits Subordinated debts Other financial liabilities	59,034.58 29,870.38 30,289.52 3,845.77 962.71	43,071.71 27,080.25 25,803.43 3,898.61 790.48
Total financial liabilities	125,206.90	101,639.74
Non-financial liabilities Current tax liabilities (net)	79.33	172.78

Total non-financial liabilities	753.30	705.07
Equity		
Equity share capital	<b>1</b> 20.66	120.32
Other equity	41,935.22	35,818.42
Total assets	42,055.88	35,938.74
Total liabilities and equity	1,68,016.08	1,38,283.55

ntinaent	Liabilities	(Standalone)	

non-financial liabilities

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

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

- G.a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016: ₹57,856.32 Crore
- b) The aggregate of deposits actually held as on 31.03.2022: ₹30,289.52 Crore
- . The aggregate dues from the facilities, both fund and non-fund based, extended to, the I. The aggregate dues from the facilities, both fund and non-hund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹114.31 Core (Bajaj Housing Finance Ltd. – ₹0.08 Cr, Bajaj Financial Securities Ltd. – ₹ 50.21 Cr, Bajaj Allianz Ltfe Insurance Company Ltd. – ₹2.71 Cr, Bajaj Allianz Ltfe Insurance Company Ltd. – ₹2.71 Cr, Bajaj Allianz Ltfe Insurance Company Ltd. – ₹48.55 Cr, Bajaj Finserv Health Ltd. – ₹12.30 Cr, Bajaj Allot Ltd. – ₹0.21 Cr, Hind Musafir Agency Ltd. – ₹0.01 Cr, Bajaj Electricals Ltd. – ₹0.02 Cr, Jamalad Sons Yrt. Ltd. – ₹0.22 Cr)

  The Company has no overdue deposits other than unclaimed deposits.

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

  ii) The Company clearers as under:

  ii) The Company clearers as under:

  iii) The Company has compiled with the provisions of the directions applicable to it.

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

  iii) The deposits accepted by the Company are not insured.

  v) The Financial position of the Company are not insured.

  v) The Financial position of the Company are not insured.

  v) The Financial position of the Company are not insured.

  v) 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 of the statements or the representations made or opinion expressed by the Company and for repayment of deposits discharge of liabilities by the Company.

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

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

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

# M.The Business carried on by the Company and its subsidiaries with details of branches

thanh the latte 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:

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

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1. 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 linancing, small business loans, loan against securities and infrastructure linancing, and business loans, loan against securities and infrastructure linancing. The Company is having its Branches at Agra, Ahmeedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Armavat, Armeil, Amritsarutcure linancing, and Ankaleshwar, Sansol, Aurangabad, Bagalikot, Bangalore, Baramut, Bardoli, Bareilly, Barado, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhawangar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikane, Bilaspur, Bokaro, Bolpur, Borsad, Culicut, Chalispaon, Chandigarh, Chandrapur, Chennal, Chhindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabho, Dahod, Dawangere, Denhadun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Bluru, Erode, Gandhidham, Goa, Gokak, Guberga, Guna, Chuttu, Gwallot, Halida, Halol, Hassan, Haver, Himatina, Jajapur, Jandhar, Jajapur, Jandhar, Jajapur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Japadh, Hoshiappur, Janagar, Jamer, Jamshedpur, Japadyar, Japadyar, Japadyar, Jandhar, Jajapur, Jandhar, Jajapur, Shanbad, Karaka, Karana, Karana,

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

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 27 July 2022 and copy of the same signed by Shri Rajeev Jain, Managing Director, who is authorized by the Board to sign on it's behalf, has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158



Applications can be made online by visiting www.bajajfinserv.in/fixed-deposit or Bajaj Finance branches or any of our affiliated partner websites or apps or offices. The amount should be deposited only by net-banking or cheque. Cheques should be payable to Bajaj Finance Ltd. A/c 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BET or be submitted at any of the BET branches. For NETF/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by CNK Sollection code—ZBAJAJFD, Account types: current account, Bank Name: Industed Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +91 8698010101

# DEPOSIT APPLICATION FORM (Resident Individual) **BAJAJ FINANCE LIMITED**

# 112234

Dai	te I	Place	Code	Sub Code	Sourcing Channel:	SFDC Ref. No	Application Form No
То	be filled by Bajaj Fir	nance Ltd employee	or authorised d	istributor			
I/V	Ve apply for ☐ free	sh or 🗌 renewal (o	ld deposit ID_				
	Mode of Payment	(Not applicable for	renewal applic	ation)			
Mandatory	RTGS/NEFT/IMPS  Cheque	Bank A/c No.: <b>ZBA</b>	of (all the 6 digital) JAJFD (No space) Ind Bank, Narional Eque favoring J. A/c 0007035	ts after B are zeroes) e in Z, Bajaj & FD)# man Point, Mumbai  0006738"	Note: Cancelled cheque Cheque/UTR No. Cheque/Transaction da Bank Account No.  IFSC Bank Name		
Manc		cheque. Else bank			Branch		
	_ ,	stment account me t bank account as m		OR w (cancelled cheque co	opy is mandatory)  IFSC Branch		
	Deposit	Amount gures)		osit Amount n words)	Deposit perio (Months)	od	Tenor (in words)
tory		] 1,00,000 ] 3,00,000			12   15   18	36	
Mandatory		Interest Payo	ut Instruction			Instruction on r	maturity
N	Cumulative Scher  At maturity al  (Recommende maximum sav	ongwith principal	☐ Annuall	ative Scheme y	Renew Principal + Ir Renew Principal onl	у	
		vill be treated as def	ault option in ca		or in case no option chose turity date as per the T&Cs.	en.	■聯灣■

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

If you still wish to receive a Physical FD receipt, please tick here.



After filling this form, what next?

After mining this form, what hext:			
Step 1	Step 2	Step 3	In case you don't hear from us
Day 1	Day 2-3	Day 3-4	ili case you don't near nom us
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt (if opted for)	
Completed application form to be submitted at Bajaj Finance branch or with Authorised Partner.	Fixed Deposit Acknowledgement (FDA) will be sent on your registered mobile number and email ID from noreply@bajajfinserv.in.	After successful booking, Fixed Deposit Receipt is dispatched to you after completion of step 1 and 2.	There could be a possibility of application on hold due to documents pending or discrepancy in payment details.
	<ul><li></li></ul>	⋄ - A digital FDR is sent on your registered email ID. If opted for, Physical FDR is dispatched to the registered communication address within 3-4 days.	

New Customer (please fill in th																	
		5)															
Existing Customer (Customer II		5:10		- F		Depos		Lalarani						OTD	e leste		
If you are an existing BFL customer, you case of existing customer, if there							'ersona	i detai	s usin	g your	mobile	numt	er and	OIP	io logir		
I hereby confirm that there is n		e. my Identity ar	nd Address do	cuments	) and th	ese are s	ame a	s per m	у КҮС	docun	nents (t	oward	s ident	ity an	d addr	ess	
proof) submitted to Bajaj Finan  CKYCR No./ KIN (KYC Identifier/ KY		ary)						(			mutual fu					the AMC	
Name ☐ Mr. ☐ Ms. ☐ Mrs.	F I R S T	11 9 )	M	I D [		F			You	L A	get it fro	m your	credit ca	ra issu	er		
Address			1 1 1		7   -							<u> </u>		+			4
Addless										+		+		+			
Guardian's Name (if applicant is minor)						-						-		+		+	more steps
(if applicant is minor)	FIRSI		M	1 D [		E				LA	_   5   1						318
Applicant's Date of birth	M M Y Y Y Y Ap	plicant's/Gu	ardian's Mo	bile N	0.												ps
PAN/Form 60 (in absence of allotmen	·			•		ırdian's											
Form 15G/H submitted? Yes	No Note: you can al	so update forn	ns 15 G/H lat	er throu	gh our (	custome	r servi	ce port	al Exp	oeria.	Refer c	lause	9 (i), (	ii) an	d (iii) i	n T&C.	
Category (tick as applicable) Re	elative of Director 🔲 D	irector of BFI	_ Pron	noter o	f BFL	Em	ploye	e	Sei	nior C	itizen	(60 y	ears o	or ab	ove)		
	nareholder (DP/Client ID_			)	N	Iember											
Note: In case of Relative of director				->		Rela	tionsh	nip wi	th Di	recto	ſ <u></u>						
Power of Attorney (POA) details, as	"	he KYC form gi				-						-					
Name ☐ Mr. ☐ Ms. ☐ Mrs.	F I R S T	DANI/F 6	M M	1 D [	)   L	E				LA	5						
Date of birth	M M Y Y Y Y	PAN/Form 6	0														
Second Applicant Details																	7
New Customer (please fill in th	ne KYC form given in page 6	5)															
Existing Customer (Customer II	3 . 3	,, 			Or	Depos	it ID										
If you are an existing BFL customer, y							Persona	l detai	s usin	g your	mobile	numb	er and	OTP	to logir		
In case of existing customer, if there  I hereby confirm that there is n	,			_					1/1//	do au o	/b		a i dans	itus a a	d adde		
proof) submitted to Bajaj Finan		e. my identity ai	iu Audiess do	cuments	) and th	ese die s	odille di	s per ii			,			,			
CKYCR No./ KIN (KYC Identifier/ KY	<b>/C Number)</b> (non-mandato	гу)							If yo You	u are a can also	mutual fu get it fro	ind inve im your	stor, you credit ca	will ge rd issu	er er	the AMC	4
Name ☐ Mr. ☐ Ms. ☐ Mrs.	F I R S T		M	I D [	) L	E				L A	S	Г					more
Address																	Te s
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Guardian's Name	F I R S T		M	1 D [	) L	E			П	L A	S	<u> </u>		T		$\overline{\Box}$	- 50
(if applicant is minor)	M M V V V V A	alianatia (C.)		della ki	_												
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Write to us at **wecare@bajajfinserv.in** or call our IVR on **8698 01 01 01** 

### **Applicants' Consent and Confirmation**

Applicants' Consent and Confirmation

I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BRT") are true, correct and up to date and I/We am/are obliged to keep BRI. immediately updated of any change in the information provided by me in this Application Form. I/We hereby suthorize BRI to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by mey us. The same may be using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank accounts are may be instructed by me/us (jointly) in writing to BRI during the more 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 BRI and after careful consideration, I/We am/are making the deposit with the BRI at my/our own risk and volition. I/We state that the list named depositor mentioned in this application bould be treated as the payee for the purpose of deduction of tax, under Section 194/195 of the Income Tax Act, 1961, as may be applicable. I authorize BRI to use, verify, download, exchange, share or part with all information relating to this application with credit bruesus/credit reference agencies/ any reddit Tating agency/credit information companies, USCIO, NeSL, NSDL, Central KY. Registry (CRSA) Reserve Bank of India, GST Portal, ICBII/CSBII, Information Utility, Protean eGov Technologies Ltd/UTII Information relating to the source of the subject of

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

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

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

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

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

# Signature/thumb impression of all applicants: Mandatory for first applicant/guardian

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

1

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



### Terms and Conditions

### ACCEPTANCE OF DEPOSITS:

- ACCEPTANCE OF DEPOSITS:

  Bajaji Finance: Limited (hereinafter referred to as the 'Company'/BEL') may accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.

  The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upons submission of such documents as may be required by the Company. The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/ constituted in India and carrying business in India are eligible for placing beposit with BEL.

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

  applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as ybe prescribed by the Company.

  5 Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever.

  5 amount in relation to such rejected Application will not earn any interest and the Company will endeavor to refund the said amount within 10 (ten) siness days.
- (viii) If Deposit is opened by Power of Attorney (°POA') holder on the basis of valid and subsisting POA, it shall be the sole responsibility of the Applicant to immediately inform BFL about any deviation/modification/changes in the POA and shall indemnify BFL if any action is taken against BFL in relation thereto.

- JONTOPOSITS:
  Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applications (a) sign the Application in their individual capacities (b) submit RYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company and (c) meet the eligibility criteria specified by the Company and (c) meet the eligibility criteria specified by the Company and (c) meet the eligibility criteria specified by the Company and (c) meet the eligibility criteria specified by the Company and (c) meet the eligibility criteria specified by the Company and (c) meet the eligibility criteria specified by the Company and (c) meet and all company and the joint holding (c). 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 the minor's account, if the PD is opened in minor's analy Any change in the joint holding of the deposit will only be considered upon receipt of joint written consent of all the deposit billoubles, no change will be made in joint deposit holder cheatals in the PD unless there is any specific direction of court of law.

### FIXED DEPOSIT RECEIPTS

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

  Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and /or Group Companies of BPL.

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

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

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

  The dates for interest payments are as follows:

  In case of Non-Cumulative Deposits:

  In case of Non-Cumulative Deposits:

  In Monthly interest payments: 1st date of month

  I. Monthly interest payments: 1st Mach, 30th June, 30th September and 31st December

  I. Half yearly interest payments: 31st Mach, 30th June, 30th September and 31st December

  I. Half yearly interest payments: 31st Mach, 30th June, 30th September

  I. Annual Interest payments: 31st Mach and 30th September

  I. Annual Interest payments: 31st Mach and 30th September

  I. Annual Interest payments: 31st Mach and 30th September

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  E.g. 10 of ks. 10 labks booked on 15-Apr-2020 for lenor 1 year @10% per annum interest from 15-Apr-2020 till 3-112-2020, will be calculated as:10 adms.2016/862-0/366 days = Rs. 27131 Interest till non-leap year.

  E.g. 10 of ks. 10 labks booked on 15-Apr-2020 to fenor 1 year @10% per annum interest from 15-Apr-2020 till 3-112-2020, will be calculated as:10 labks 10 l
- opts for non-cumulative deposit option but the interest payout frequency is not non-area in use Applications, the Cooper Market Payout frequency scheme.

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

  Customer may be offered different interest rate on a case to case basis (within the scope of Regulatory guidelines) at the discretion of BFL management.
- NOMINATION:

- NOMINATION:

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

  Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and variation of nomination (Form DA
- ii)

- PAYMENT AND RENIVAL OF DEPOSIT
  The interest payouts, premature withdrawal proceeds and maturity proceeds (unless it receives any request for renewal within the prescribed period before the date of maturity, will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time by way of NET or RTGS. In case of any rejection of such instruction for NET / RTGS due to any reason, the Company will dispatch the cheque of such payment in favour of the Depositor in case of single Depositor in favor all peopsitors, in case of jointle Depositor in favor all peopsitors, in case of joint Depositors in favor all repositors, in case of joint Depositor or large of large Depositors, in case of joint Depositors or large value for the Depositor or large of single Depositors or large value for the positions of the receipt of intimation by the Company mints hank about such rejection.

  In the event of death of the sole depositor and/or all the joint depositors, sail 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 promiser amount industing interest thereon will be transferred to the legal theirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company in the case of joint depositors, the nominee's right to receive soft hamount of Deposition full of the case of point depositors, the nominee's right to receive soft hamount of Deposition full of the case of joint depositors, the nominee's right to receive soft hamount of Deposition full of the depositors, the nominee's right to receive soft hamount of Deposition full
- the legal heirs. est for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or through BFL

- Online Portal at least 24 hours before maturity date of deposit. Renewal of Deposits will be subject to the rate of interest and other terms and conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity
- date. In case of renewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing Fixed Deposit. In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the cancelation request signed or consented by all the Deposit holders, shall reach the Company alterals 2 fiftere) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributions empanded with the Company in or equests shall be accepted post the above: mentioned period.

- PREMATURE WITHDRAWAL:

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

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

  Deposits may be withdrawn 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 case) is subject to the following conditions:

  (a) 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 permitted will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.

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

  - be payable.

    (c) After 65 (six) months but before the date of maturity of the Deposit: Withdrawal of the Deposit will be permitted. Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.

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

    In case customer requests for prematurity of F0 during intervening period e.g. after 23 months but before 24 months, interest penalty will be calculated on rates as applicable for previous month's slab.

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

    The prematurity proceeds will be credited in the same bank account as mentioned in the F0 application form or such other bank account intimated by the deposit holder in writing to BFI subsequently.

- vi)

# LOAN AGAINST PUBLIC DEPOSIT:

- IGAN AGAINST PUBLIC DEPOSIT:

  Loan against the deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. The loan amount cannot exceed 7% to Deposit amount.

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

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

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

  OHRE TERMS:

  Income—tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate certificate/form as prescribed under the Income Tax Act, 1961 except where appropriate certificate/form as prescribed under the Income Deating He Income

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

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

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

  iz) The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits permaturely before the date of maturity.

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

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

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

- OW 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 deposit application forms should be duly filled and signed by the applicant(s). The amount should be deposited only by online trans CTC compliant account payee cheeve drawn in favour of 'Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount along application number on the rear side of the cheque.
- application number on the rear side of the cheque. In case of investment through cheque, application form along with the cheque and required documents may be submitted with any of Company's branch or authorised distributors. In case Deposit is being placed through direct credit to the BPL investment account, Application form along with copy of bank statement showing debt of funds and other required documents may be submitted with any of Company's branch or authorised distributors for investment through NEFLYRICS, please use the following details: Beneficiary Name. Bajaj Finance td.Q. Bank acc no.: ZBAJAFIO (numerical account number is replaced by CMS Collection code ZBAJAFIO, Account type: current account, Bank Name: Industrial Bank Ltd, IFSC. INDIBODO0006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting HYPELINK www.bajajfinsex-in/Tiked-deposit or any of our affiliated partner websites or
- apps.

  For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinserv in or call us on +91 8698010101 introduction of all the applicants is computery. Such introduction may be by any one of the following methods:

  (a) The applicant can also obtain introduction from any other fixed deposit holder with BRI. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BRI records;

  (b) The applicant can also introduce himself/herself-by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BRI. for verification, the aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.

### MPORTANT INFORMATION

- IMPORTANT INFORMATION
  In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, 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 for relief.
  For any queries, visit our website https://www.bajajfinservi.n/reach-us. Select the «Email Us» tab and follow the directions to get your query resolved. You may also call BPL Customer Care at 869801010 or visit our mearest branch. This is not a toll-free number and normal call charges will be applicable.
- ii)

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

*For an existing customer, the information and documents furnished herein will supersede the information and documents submitted earlies  Type of applicant	
Applicant Details Mr. Ms. Mrs. Gender Male Female Third Gender / Others  Name of applicant FIRST MIDDLE LAST  Father/Mother/Spouse Name FIRST MIDDLE LAST  Recent Coloured Photograph	
Name of applicant  FIRST  MIDDLE  LAST  Recent Coloured Photograph  Current Addess  Recent Coloured Photograph	
Father/Mother/Spouse Name FIRST MIDDLE LAST Recent Coloured Photograph  Current Addess	
Current Addess Photograph	
Current Addess	
Please do not stapl	
Pin Della De	
City State State	
Permanent Address (tick here if permanent address is same as current address)	
Pin IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	
City State State	
Landline (STD Code) Landline No. Mobile (mandatory)	
Email ID	
Annual income Up to Rs. 15 Lakhs Rs. 15 Lakhs - Rs.50 Lakhs above Rs.50 Lakhs Marital Status Married Unmarried	ther
<b>Occupation</b> ☐ Self-employed/Business ☐ Private sector Job ☐ Public Sector Job ☐ Govt. Job ☐ Retired ☐ Professional	
☐ Housewife ☐ Student ☐ Others	
Qualification Undergraduate Graduate Post-Graduate Others Politically Exposed Person(PEP) Relative of Pl	РШ
FATCA/CRS declaration	
Are you a Citizen or national of any country outside India? Yes No If Yes then provide country	
Are you a Tax resident of any country outside India? Yes No No (TIN) or functional equivalent and Tax identification No (TIN) or functional equivalent	
Country of Birth City of Birth	
Country of Birth	
Officially Valid Document Deemed to be OVDs	à
Proof of Identity (PoI) Proof of Address (PoA) PoI/ PoA No. Expiry Date Documents	
Aadhaar*  Aadhaar*  *********************************	wo
Valid Passport	eipt
Valid Driving Licence Valid Driving Licence Posy	
voter ID Card accommodation from	
*First 8 digits of Aadhaar No.  *First 8 digits of Aadhaar No.  *Positors  *Rega Job Card  National Population  *Rega Job Card  National Population  Positors  ***********************************	
	s,
But he blackened (reducted Register LL agreement with such	s, nd
must be blackened/redacted before submission to BFL  Register  *********  *********  *********  *****	s, nd
must be blackened/redacted before submission to BFL NREGA Job Card *********** ************************	s, nd
must be blackened/redacted before submission to BFL  "**Customer shall submit OVD updated with current address within a period of three months of submitting deemed OVDs  Applicant Consent/ Confirmation  Register  ************  ***********  *********	s, nd
must be blackened/redacted before submission to BFL NREGA Job Card ************ ***********************	s, nd
must be blackened/redacted before submission to BFL  **Customer shall submit OVD updated with current address within a period of three months of submitting deemed OVDs  Applicant Consent/ Confirmation  • Thereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL")	s, nd
must be blackened/redacted before submission to BFL NREGA Job Card ************************************	s, nd
must be blackened/redacted before submission to BFL  NREGA Job Card  ***********  **********  **********	s, nd

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

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

	Know Yo	ur Customer (KYC) and FATC	A/CRS Form		
*For an existing cu	stomer, the information and doc	uments furnished herein will super	sede the informatio	n and docume	ents submitted earlier.
Type of applicant	☐ First ☐ Second				
<b>Applicant Details</b>	☐ Mr. ☐ Ms. ☐ Mrs.	<b>Gender</b> ☐ Male ☐ F	emale 🔲 Third G	iender / Other	rs
Name of applicant	FIRST	M I D D L E	LAST		
Father/Mother/Spou	se Name FIRST	M I D D L E	LA	ST	Recent Coloured Photograph
Current Addess					
					Please do not staple
			Pin Pin		
City		State State			
Permanent Address	(tick here ☐ if permanent addres	ss is same as current address)			
				Pin	
City City		State L			
Landline (STD Code)	Landline No.	Mobile (m	andatory)		
Email ID					
Qualification Qu	indergraduate    Graduate    G	Others Post-Graduate  Others  India? Yes  No  If Yes then pr	Politically Exposed ovide country	d Person(PEP)	☐ Professional  Relative of PEP ☐
Officially Valid Doc	ument				Deemed to be OVDs**
Proof of Identity (Po	) Proof of Address (PoA)	Pol/ PoA No.	Expiry Date	[	Documents
Aadhaar* Valid Passport Valid Driving Lice Voter ID Card NREGA Job Card *First 8 digits of Aadh must be blackened/re before submission to	□ Voter ID Card □ Letter issued by National Population Register □ NREGA Job Card	**************************************	**************************************	Y Y Y Y = = = = = = = = = = = = = = = =	Utility bill (not more than <b>two</b> months old) Property/Municipal tax receipt Pension or Family Pension Payment Orders (PPOs) Letter of allotment of accommodation from employer issued by SG/CG, Statutory/Regulatory bodies, PSU, SCB, FIs & Listed Co. and LL agreement with such employers allotting official accommodation
	d with current address within a period of three month	ns or submitting deemed OVDs			
are true, correct and up t case any of the above inf it.	ticulars, information and details provided abc o date and I am obliged to keep BFL immediat ormation is found to be false or untrue or misl	we together with documents submitted to Bajaj ely updated of any change in the information pr eading or misrepresenting, I am aware that I will	ovided by me herein. In be solely held liable for		gnature/Thumb Impression nb impression above:
	dge, I confirm that this application is not in co ns issued by any Govt. or Statutory authority fr	ntravention of any Act, Rules, Regulations or any om time to time.	statute of legislation or	Witness 1	♠ Name & Signature
Asset Reconstruction and		KYC Records Registry (CKYCR) namely Central R ation Companies (CICs). Further to that I consen ail address.		Witness 2	★ Name & Signature
I certify that the informat	ion provided above is in accordance with secti	on 285BA of the Income Tax Act, 1961 read with I any change in status of my citizenship, nationali		BFL Employee	<b>★</b> Employee ID and sign

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

# **Vernacular Declaration Form**

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

★ Signature of First Applicant/Guardian

Signature of Second Applicant/Guardian

# **KYC DOCUMENTATION FOR OPENING ACCOUNT**

Please note that these guidelines are based on the RBI Master Directions - Know Your Customer (KYC) Direction, 2016 updated as on May 10, 2021 and the PMLA and UIDAI Notifications issued thereafter.

- (A) KYC Documents for an Account of INDIVIDUAL, and for BENEFICIAL OWNER / AUTHORIZED SIGNATORY/ POWER OF ATTORNEY HOLDER:
  - (1) One recent **Photograph.**
  - (2) PAN or Form 60 if PAN is not allotted.
  - (3) Certified Copy \* of one of the Officially Valid Documents (OVDs): Valid Passport, Valid Driving License, Voter's Identity Card issued by Election Commission of India, Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar Card), Job Card issued by NREGA duly signed by an officer of the State Government.

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

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

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