$\begin{tabular}{ll} \textbf{FIXED DEPOSIT} & \textbf{(For sole proprietorships and entities with 4th letter of PAN as H, F, B, A, J and T)} \\ \end{tabular}$

BAJAJ FINANCE LIMITED





- M	inimum (deposit is Rs.	25,000/-				Date:	D D M	MYYYY	
								on Form No.:		
			size with Bajaj Finance Lt				Sourcing Cha	annel:		
- Ri	ates offei	red by manag	gement will be binding o	n all deposits ii	rrespective	of the deposit si	ze Broker Code			
							Sub Broker (
							Jub Bloker (
PLE	ASE FILL I	n block lett	ERS AND TICK WHERE REC	QUIRED 🗹						
1	nvestme	nt details								
1	. Investr	ment Fresh	n Renewal If	renewal, existi	ing deposi	t no.				
2	. Multip	le deposit^								
	No. of FDs	Deposit Amt (Rs.) per FD	Deposit Amt (in words) per FD	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for non-cumulative option)	Maturity Instruction	Scheme (to be filled in by BFL representative)	
	Α	В	С	D=A X B	E	F	G	Н	I	
						Cumulative Or		Renew principal+ interest		
						Non-	Monthly Half yearly	Renew only principal		
						☐ cumulative	Quarterly Annually	Payout		
						Cumulative Or		Renew principal+ interest		
						Non- cumulative	Monthly Half yearly	Renew only principal		
						Cumulative	Quarterly Annually	Payout Renew principal+		
						Or		interest Renew only		
						Non- cumulative	Monthly Half yearly Quarterly Annually	principal Payout		
						Cumulative Or		Renew principal+ interest		
						Non-	Monthly Half yearly	Renew only principal		
						cumulative	Quarterly Annually	Payout		
						Cumulative Or		Renew principal+ interest		
						Non- cumulative	Monthly Half yearly	Renew only principal		
	Max 5					Comolotive	Quarterly Annually	Payout		
,		le only for pa	yment made through a si	nale tranche on	lv.					
_	7.197.1100	.е от у тог ро	,		,.					
	<u>Paymen</u>	t Details								
			d in favour of BAJAJ FINA				R: 00070350006738, oranch: 885, Bhandarkar Road	Pune-411004)		
			Cheque No.	IIDI C DOIIK Etd,	II Sc. Hore)	manch: 665, bhandarkar koac	, rune 411004)		
	NEF	T/RTGS (Reference No.)			
	Addition	nal details:								
	Bank nar	ne					Branch			
		ount number			T		Account type			
	FSC	IFSC Transaction date D D M M Y Y Y Y								

Applicant details									
Type of applicant	HUF Trust	Sole proprieto	rship Partnership	LLP	Body of Individuals				
	Others (please spe	ecify)							
Name	FI	R S T	M I D D L E		L A S T				
Date of Incorporation / Registration Correspondence Addre	D D M M Y Y Y	Y Landline S T	D	PAN					
City Registered Address			State		Pin				
					Pin				
City Email			State						
Authorised Signatory/	Karta/ Trustees/ Powe	r of Attorney Holder De	<u>etails</u>						
1) Name	FI	R S T	M I D D L E		L A S T				
Mobile		Email			Residential Status: Resident NRI				
Designation CKYCR No./ KIN			PAN/Form 60 (in absence of a	allotment of PAN	Date of birth D D M M Y Y Y Y (I) (mandatory)	Y			
2) Name	FI	R S T	M I D D L E		L A S T				
Mobile		Email			Residential Status: Resident NRI				
Designation					Date of birth D D M M Y Y Y	Y			
CKYCR No./ KIN			PAN/Form 60 (in absence of a	allotment of PAN	I) (mandatory)				
3) Name	F I	R S T	M I D D L E		L A S T				
Mobile		Email			Residential Status: Resident NRI				
Designation .			DANI/Form CO // a share of a	- II - L C DANI	Date of birth D D M M Y Y Y	Y			
CKYCR No./ KIN			PAN/Form 60 (in absence of a	anounent of PAN	i) (mandatory)				
Please fill in attached KYC for			•						
I/We above named de	s only - Nomination to positors at current addr posit may be returned b	ess in your records, no	minate the following perso	on to whom in	n the event of my/our/minor's death				
1. *Name & Address of	the Nominee								
		F	Relationship with depositor						
Please enter Date o	f Birth of the Nominee in	n DD/MM/YYYY D D	M M Y Y Y Y						
2. *As the Nominee is	minor on this date, I/W	e appoint (Name, address	and age of guardian)			-:4			
on behalf of the no	minee in event of mv/ou	ır/minor's death during	the minority of the nomine	e	to receive amount of the said depo	SIT			
Signature/thumb impression of all applicants with date:									
Mand	atory	Mandato	ory for second applicant		Mandatory for third applicant				
First Ap	pplicant	S	econd Applicant		Third Applicant				
*Two Witnesses Name	& Signature 1.			2.					
*Witness required in ca	se if thumb impression is		, Name of nominee should be co applicant in		at appearing on valid ID Proof of the nomir ge.	nee.			
	employee code g employee								

Applicants' Consent and Confirmation
I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and 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 port 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 risl 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 or through separate KYC form of previosly submitted KYC, 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
I have read and understood the BFL WhatsApp Terms and Conditions available at http://bit.ly/2tf2rHH and I hereby expressly consent to receive Bajaj Finance Limited relationship related important updates on WhatsApp.

Signature/thumb impression of all applicants	s with date:	
Mandatory	Mandatory for second applicant	Mandatory for third applicant
First Applicant	Second Applicant	Third Applicant
Two Witnesses Name & Signature 1.	2.	
	affixed by Applicant(s), Name of nominee should be same a fined to the applicant/ co applicant inlar	
ne contents of the application form were expla	ned to the applicant/ co applicant in lar	nguage.
signature and employee code		

Terms and Conditions

- Accertance of uprosts:

 Bajaj Finance Limited (hereinafter referred to as the 'Company'/BFL') shall accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.
- (ii) The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, (ii) 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 Inaquage, (d) has read, understood and agrees to be bound by these terms. When 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.
 (iii) The Company does not accept deposits from foreign nationals except Deposit only in the company of the company o
- by the Company in relation to such deposits.
- posits shall not be accepted in cash
- (vi) The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such
- (vii) The applicant alges to submit a occurrents and minimation as may be required by the company in relation to the Deposit, in such form and manner as may be prescribed by the Company.
 (viii) 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.
 (viii) The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

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
- (iii) 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.

FIXED DEPOSIT RECEIPTS

- FIXED DEPOSIT RECEIVES.

 Fixed Deposit RecEives ("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.
- (iii) 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.

 (iv) In the event of loss or destruction or mutilation of an FDR (for any reason) and upon request received by BFL, FDR will be re-issued by
- If the event of ross or destruction of minimaterior of arrival (or any reason) and upon request received by part, Pork will be re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against who the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be bo by the depositor(s).

- 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 eliqible for additional interest at the rate of 0.25% p.a. on Deposit amount of up to ₹5 (five)
- (II) Individual depositor applying for deposit through online mode (where entire journey is concluded through online mode) will be
- (1)) Individual depositor applying for deposit through online mode (where entire journey is concluded through online mode) will be eligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore; The applicant will be eligible for only one of the above-mentioned benefits per deposit transaction (1)) Depositor (s) (individual depositor only and does not include entities) 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 Core. Additional rate of interests will be over and above the applicable rate of interests (rat rate. In case of online renewal, only renewal benefit will be applicable. Bate of interest for bulk deposits for more than\$Core 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. Interest payable on a Deposit will be calculated from the date of receipt of the funds by the Company in relation to the Deposit. The dates for interest payments are as follows:

 a. In case of non-cumulative Deposits:

 1. Monthly interest payments tast date of month
- - Monthly interest payments: Last date of month Quarterly interest payments: 31st March, 30th June, 30th September and 31st December

 - 2. Quarterly interest payments: 31st March, 30th June, 30th September and 31st December

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

 4. Annual interest payments: 31st March
 In case of Cumulative Deposits: Date of maturity of the Deposit
 Interest for part period (i.e. other than complete month/quarter/half year/year) under Non-Cumulative Deposit Schemes will be
 calculated from the date of Deposit till the last day of the immediate next interest payment date. If a Deposit is made within a
 period of 30 (thirty) days prior to any of the interest payment dates, the interest for the part period will be paid on the next
 interest payment date. interest payment date.
- (v) Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit kenne In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency scheme.

 The interest will be paid through National Electronic Funds Transfer (NET)/ Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NET / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection
- (vii) Customer may be offered an additional interest rate on a case to case basis (within the scope of Regulatory quidelines) at the discretion of BFL management
- (viii) For funds received by BFL on or after 04 Jul 2020, new rates will be applicable. In cases where applications are received by BFL before 04 Jul 2020, while corresponding funds are received by BFL on or after 04 Jul 2020 Customer will have to sign a declaration of acceptance of new rates of interest or may also send us a declaration of acceptance from his registered email ID.

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- 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 DA1' as prescribed by Reserve Bank of India. The "Form DA1" is available in the branches of the Company & Company's website at https://www.bajajifinserv.in/ fixedagreements-termsand-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).
- (ii) Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and variation of omination (Form DA 3).
- (iii) Where there is no nomination made by the depositor, either the Indian Court's order/judgement/decree will be obtained (as the case may be), directing BFL to pay the deposit to the legal heir

PAYMENT AND RENEWAL OF DEPOSIT

- PAYMENT AND RENEWAL OF DEPOSIT.

 Payments on account of interest and redemption of the Deposit, will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.

 The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT/RTGS and cheque (in case of rejection of transfer by NEFT/RTGS), to the bank account of the depositor mentioned in the Application.
- (iii) 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 sopioisto(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the

- Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the
- (iv) The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) (iv) The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company or the requests for renewal of Deposits shall be accepted post the above-mentioned period. Request for renewal other posts application form 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 deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.
 (v) In case where the depositor has opted for renewal of deposit through this application form, however, whishes to cancel the renewal request, the depositor should submit a specific written request so as to 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 proposit, confer to the Company at the independent financial advisors or antional distributors empaneled with the Company. No request shall be
- 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.

PREMATURE WITHDRAWAL:

- PREMATURE WITHORAWAL:
 Premature withdrawal is permitted for either one or more deposit 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:

 (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 prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the decased deposition upon the required of surviving many legal heir(s) of the

 - 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.

'Loan against the public 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. Please note that the loan to deposit value for such loan facility cannot exceed 75%

OTHER TERMS

- INTERTERMS
 Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 (refer to Form 156/H enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interests and or payable during the financial year exceeds \$5,000/(Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh form 156/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFI assessment year. Non-submission of relevant form of submission of incomplete/incorrect form may yes useful 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, ₹5,00,000 (Rupees five lacs only) for senior citizens and ₹5,00,000 (Rupees five lacs only) for super senior citizens (agged 80 years and above), then form 15 G/H will not be valid and tax will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. Form 15G/H submitted vide this application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 15G/H.
- In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15
- 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 form munications to the deposit holder(s) in electronic form from time to time at the entil 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 Deposit 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 Applicantisy hereby expressly consent and authorise BFI/s for geresentatives/its agents/ its business

- of rejection of this Application Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

10. HOW TO APPLY

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.

 The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compiliant account payee cheque drawn in favour of "Bajaj Finance Ltd. for FD of <1st depositor names" clearly stating the deposit amount alongwith the application number on the rear side of the cheque. In case of investment through cheque, application form alongwith the cheque and required documents may be abmitted with any of Company's branch or authorised distributors. In case of investment through direct credit to the BFL investment

- any of Company's branch or authorised distributors. In case of investment through direct credit to the BPL investment account, application form alongwith copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorised distributors.

 Introduction of all the applicants is compulsory, 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 BFL. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BFL records;

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

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
- (ii) In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for

Provisional Receipt INTEREST: Name of Applicant									Applicatio	on Number		
Cheque (Che	que no)								
Amount (insert tota	al amount i	n case of mu	lti deposit) I	NR								
Bank name Branch								Account type				
Bank account number IFSC						Transaction date						
Reference No. (App	licable for	deposit amoi	unt electroni	cally transferre	ed through	Net banking)					_	
Deposit details:	Tenor	1)	Months	2)	_Months	3)	_Months	4)	_Months	5)	_Months	
	ROI	1)	0/0	2)	_0/0	3)	_%	4)	_%	5)	_%	
Write to us at weca	are@bajajf	inserv.in or	call our IVR o	on 8698 01 01	01							For BAJAJ FINANCE LTD

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

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.

Annualised rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. February 01, 2021)

Tanas in months	Minimum	Cumulativa	Non-Cumulative				
Tenor in months	deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	
12 - 23		6.15%	5.98%	6.01%	6.06%	6.15%	
24 - 35	25,000	6.60%	6.41%	6.44%	6.49%	6.60%	
36 - 60		7.00%	6.79%	6.82%	6.88%	7.00%	

- a) Minimum deposit size is as specified above
- b)(I) 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 of upto 0.25% p.a. on per Deposit amount of up to ₹5 (five) crore;
- (ii) Individual depositor applying for deposit through BFL online link https://www.bajafinservin/fixed-deposit-application-form?ProductName =FD (where entire journey is concluded through online mode) will be eligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;
 - Depositor will be eligible for only ${\bf one}$ of the special category benefits mentioned above in point no.(b)(1) to (ii).
- O Pepositor(s) (individual depositors only and does not include entities) 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 will be over and above the applicable rate of interest/card rate. In case of online renewal, only renewal benefit will be applicable.
- d)Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary
- offact or illustration but deposits for inductions. Close per deeposit 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)In case of online application for FD, the FD will be booked upon actual receipt of the funds by BFL from third party payment gateway and hence the FD will be booked within 5 days from date of the application. The interest will be applicable from date of booking of FD.
- from date of booking of FD.

 I) The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NETF or RTGS or account payee cheque (in case of rejection of transfer by NETP(RTGS) to the bank account of the depositor mentioned in the deposit application form.

 g)The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach REI 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 nost (cause to the foreignance to the independent
- toact of the Depoist. The Wittern Legislation to the Company or to the independent financial advisors or national distributors empaneled with the Company, nor requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal of begosit shall be accepted post the above-mentioned period. Request for renewal about the Deposit shall be accompanied by the Deposit application form 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. FOR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.
- renewal or deposits as it stands full a volo post tis maturity date.

 h)In case where the depositor(s) has opted for renewal of deposit through FD application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to 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/ 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	Dividend	
ended on	Before Tax	After Tax	%
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300
31.03.2020	6,808.13	4,881.12	500

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 (Non-Executive Director)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi. Pune 411 035.	Industrialist
(Non-Executive Director) Shri Sanjiv Bajaj (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 (Non-Executive	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi,	Industrialist
Director) Shri Rajiv Bajaj (Non-Executive Director)	Pune 411 035. 34/35, Yog Koregaon Park, Lane No. 2, Pune 411 001.	Industrialist
Shri Dipak Poddar (Non-Executive and Independent Director)	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi (Non-Executive and Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd; Mumbai 400 020.	Business

NAME	ADDRESS	OCCUPATION
Shri D J Balaji Rao (Non-Executive and Independent Director)	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082	Professional
Dr. Omkar Goswami (Non-Executive and Independent Director)	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Piramal (Non-Executive and Independent Director)	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025.	Business
Dr Naushad Forbes (Non-Executive and Independent Director)	74 Koregaon Park,Pune - 411 001	Business
Shri Anami Narayan Roy (Non-Executive and Independent Director)	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Social Entrepreneur, Retired Civil Servant

nmarised Financial Position of the Company (standalone) as appearing in

		(₹in Crore)
	As at 31 March 2020	As at 31 March 2019
ASSETS		
Financial assets		
Cash and cash equivalents	674.53	240.00
Bank balances other than cash and cash equivalents	4.83	1.69
Derivative financial instruments	171.76	-
Trade receivables	867.18	805.38
Loans	1,13,417.08	95,181.26
Investments	20,138.98	10,370.41
Other financial assets	349.51	381.61
Total financial assets	1,35,623.87	1,06,980.35
Non-financial assets		
Current tax assets (net)	204.57	147.80
Deferred tax assets (net)	847.61	660.83
Property, plant and equipment	1,016.16	495.84
Intangible assets	211.98	158.49
Other non-financial assets	99.38	56.56
Total non-financial assets	2,379.70	1,519.52
Total assets	1,38,003.57	1,08,499.87
LIABILITIES AND EQUITY Liabilities Financial liabilities Payables		
<u>Trade payables</u> -Total outstanding dues of micro enterprises and small enterprises	0.30	0.44
-Total outstanding dues of creditors other than micro enterprises and small enterprises	636.76	547.25
Other payables -Total outstanding dues of micro enterprises	-	

179.46

36,923.32

21,427.10 4,141.75

669.90

78.87

1.971.65

105,692.36

218.64

29,970.67 13,193.01

1,411.81

315.13

1,340.49

88,529.86

and small enterprises

Subordinated debts Other financial liabilities

Total financial liabilities

Non-financial liabilities Current tax liabilities (net)

On interest subsidy

Provisions Other non-financial liabilities

-Total outstanding dues of creditors other than micro enterprises and small enterprises

Debt securities Borrowings (other than debt securities)

lotal non-financial liabilities	498.00	406.38
Equity		
Equity share capital	119.99	115.37
Other equity	31,693.22	19,448.26
Total assets	31,813.21	19,563.63
Total liabilities and equity	1,38,003.57	1,08,499.87
Contingent Liabilities (Standalone)		
Particulars	As at 31 March 2020	As at 31 March 2019
Disputed claims against the Company not acknowledged as debts	44.18	28.04
VAT matters under appeal	4.39	4.39
ESI matters under appeal	5.14	5.14

Particulars	As at 31 March 2020	As at 31 March 2019
- On penal interest/ charges	223.15	245.19
- On others	6.22	5.45
Income tax matters:		
- Appeals by the Company	0.32	0.32
- Appeals by the Income tax department	0.24	0.24

- G. a) Amount which the Company can raise by way of Deposits as per No Banking Financial Companies Acceptance of Public Deposits (Reserve Ban Directions, 2016: ₹43,046.58 Crore
- b) The aggregate of deposits actually held as on 31.03.2020: ₹21,427.10 Crore
- H. The aggregate dues from the facilities, both fund and non-fund based, extended to. . The aggregate dues from the facilities, both fund and non-fund based, extended fo, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹43.53 crore (Bajaj Allianz General Insurance Company t.fd., Cr., Bajaj Allianz Life insurance Company t.fd., e75.59 Cr, Bajaj Entriclais t.fd. = ₹0.08 Cr, Bajaj Morging Finance Ltd. =₹7.26 Cr, Jamnalal Sons Pvt. Ltd. =₹0.19 Cr and Mukand Ltd. =₹25.14 Cr).
- The Company has no overdue deposits other than unclaimed deposits.
- i) The Company has complied with the provisions of the directions applicable to it.
- ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
- iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- iv) The deposits solicited by the Company are not insured.
- In the deposits solicited by the Company are not insured.
 In 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 of discharge of liabilities by the Company.
- K. The deposits shall also be subject to the terms and conditions as per the deposit
- 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:
- a) Upto 3 months from date of deposit: Withdrawal is not permitted
- b) After 3 months but before 6 months: Interest shall not be payable
- c) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by 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 branches

pranches 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 Agra, Ahmedabad, Bagalkot, Bangalore, Baramati, Bardoli, Barelly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavrangar, Bhilai, Bhiwamadi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bidare, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandigarh, Chandigarh, Chandigarh, Chandigarh, Chandrapur, Chennat, Chinidwara, Chiklin, Chiplun, Chittadurga, Chittaranjan, Chopda, Cochin, Coirmbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Duragapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Liddida, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Kalikadi, Kalinak, Kakinada, Kalka, Kannur, Kapur, Kapurthala, Karad, Karaikudi, Karnal, Karunagapapally, Karur, Karib, Khangaon, Khandwa, Kharagpur, Kolar, Kohlapur, Kolaka, Khilakada, Kalikadi, Kahinaka, Hamada, Handaya, Mangalore, Mapusa, Margao, Mehsana, Mogarada, Kalikadi, Kahinaka, Kahinaka, Kannur, Kapur, Kapurthala, Karad, Karaikudi, Karnal, Karunagapally, Karur, Kapur, Kalishiah, Kanama, Kandura, Handya, Mangalore, Mapusa, Margao, Mehsana, Mogarada, Marda, Manduhar, Nashik, Nawsari, Nellore, New Delih, Palapur, Panihar, Nopergaon, Korba, Kot

2. Business carried on by the subsidiaries of the Company:

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 21 July 2020 and copy of the same signed by the majority of Directors 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

The amount should be deposited only by net-banking, cheque or debit card. Cheques should be payable to 'Bajaj Finance Ltd. for FD of <1st depositor name>' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFF/RIGS, please use the following details: Seneticiary Name: Bajaj Finance ttd, Bank acc no. 2BAJAFD (numerical account number is replaced by CMS. Galleton code - ZBAJAFD). Account type: current account, Bank Name: Industind Bank Ltd, IFSC: INDB00000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting www.bajajfinservin/in/txed-deposits or any of our little uson +978 659010101

Applic	ation Form No.:					
FATC	A/CRS Details for non-Indi	vidual Applic	cants (n	nanda	atory)	
Name o	of the entity					
Type of	address given at KYC: Residential or Business	Residential	Busine	ess	Registered Off	ice
	ddress of tax residence would be taken as an of any change, please approach KRA & notify		egistration A	Agency) d	atabase.	
PAN		Date	of incorpora	ntion:		
City of i	ncorporation	Coun	try of incorp	oration		
Entity Co	onstitution Type: Partnership Firm HUF [AOP/BOI cal Person [Trus		л
	ick the applicable tax resident declaration – y" a tax resident of any country other than Inc	dia? Yes	No 🗌			
If 'ves'.	olease fill below details for all countries (othe	r than India) in which	the entity is	a reside	nt for tax purpose	es as well as Ultimate Beneficiary Ownership (UBO)
	tion on the next page					, , , , , , , , , , , , , , , , , , , ,
	Country of tax residency	Tax Identification	number or	function	al equivalent	Identification type (TIN or other, please specify)*
Reasor Reasor Reasor In case	is not available please tick reason A, B or A – The country where applicant is liable B – No TIN required (Select this only if the C – Any other reason the Entity's Country of Incorporation / Tax reson Entity's exemption code here	e to pay taxes does he authorities of the idence is U.S. but Entit	e respective ty is not a Sp	e country pecified U	of tax residen .S. Person,	
	the Entity Country of Incorporation/Tax	residence is US but	entity is n	ot specif	ied US person	
			nclosed wit		ation form for e T	ase of customer to mention the exemption code same.
Code	Sub categor An organization exempt from tax under section 501		ment plan	Code	A real estate inve	Sub category stment trust
В	as defined in section 7701(a)(37)			Н	A regulated invest	ment company as defined in section 851 or an entity registered at all ax year under the Investment Company Act of 1940
С	The United States or any of its agencies or instrume A state, the District of Columbia, a possession of the		their political	ı		und as defined in section 584(a)
D	subdivisions or instrumentalities A corporation the stock of which is regularly traded	on one or more establishe	ed securities	J K	A bank as defined A broker	in section 581
E	markets, as described in Reg. section 1.1472-1(c)(1)(A corporation that is a member of the same expand		ornoration	L		rm tax under section 664 or described in section 4947(a)(1)
F	described in Reg. section 1.1472-1(c)(1)(i) A dealer in securities, commodities, or derivative file			M	A tax exempt trus	t under a section 403(b) plan or section 457(g) plan
'	principal contracts, futures, forwards, and options) I laws of the United States or any state					
PART A	[to be filled by Financial Institutions or Direc	t Reporting Non-Finar	ncial Entities	(NFEs)]		
We a	re a:		`		· —	
Finan OR	cial institution		is applied		•	re sponsored by another entity,
	t reporting NFE					and indicate your sponsor's name below
		Nan	ne of sponso	oring enti	ty	
	not available and If the entity is a financial in	·				oply for Not obtained – Non-participating FI
	(please fill any one as appropriate "to be fill	led by NFEs other than	n Direct Repo			30 declaration in the next section.) No
1.	Is the Entity an active NFE		_	e of Busi	ness	
2.	Is the Entity a passive NFE		Yes _ Nature			30 declaration in the next section.) No

Ultima	ite Beneficiary Ownership (UBO) declar	ation (to be filled	by a non-individual tax resident of any co	ountry other than India)
Name (of the entity			
ntity C	onstitution Type: Partnership Firm HUI			
	Limited Liability Partnershi		ridical Person Others specify	
	list below the details of controlling person(s) H controlling person(s):	, confirming ALL cou	untries of tax residency / permanent residency /	citizenship and ALL Tax Identification Numbers
1.	Name of Beneficial owner / Controlling person		Tax ID Type (TIN or Other, please specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency	•••••	Beneficial Interest %	
	Tax ID No Or functional equivalent for eacountry		Address type: Residential Business Registered Office	
2.	Name of Beneficial owner / Controlling person		Tax ID Type (TIN or Other, please specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency		Beneficial Interest %	
	Tax ID No Or functional equivalent for eacountry		Address type: Residential Business Registered Office	
3.	Name of Beneficial owner / Controlling person		Tax ID Type (TIN or Other, please specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency		Beneficial Interest %	
	Tax ID No Or functional equivalent for eacountry		Address type: Residential Business Registered Office	
1.	PAN, Passport, Election ID, Govt. ID, D NREGA Job Card, Others Country of Tax residency		Occupation Type - Service, Business, Others Nationality	Date of birth Gender: Male Female Other
	Tax ID No Or functional equivalent for ecountry	ach	Nationality Father's Name	
2.	PAN, Passport, Election ID, Govt. ID, D NREGA Job Card, Others	riving Licence,	Occupation Type - Service, Business, Others	Date of birth
	Country of Tax residency		Nationality	Gender: Male Female Other
	Tax ID No Or functional equivalent for ecountry	ach	Father's Name	
3.	PAN, Passport, Election ID, Govt. ID, D NREGA Job Card, Others		Occupation Type - Service, Business, Others	Date of birth
	Country of Tax residency		Nationality	Gender: Male Female Other
	Tax ID No Or functional equivalent for e-country		Father's Name	
 Certifi	cation:			
by me			ead along with the FATCA & CRS Instructions) and firm that I /We have read and understood the FA	d hereby confirm that the information provided ATCA & CRS Terms and Conditions below and hereby
I/ we hold c hold tl	itizenship or reside in. I/we shall be solely res ne Company liable under any circumstance in	ponsible for underta the event of a defau	king and fulfilling any obligations that I/we may I	for me/us under the laws of the country of which I/we have under the laws of such country/ies and shall not I/ We agree that, as may be required by domestic I/ our applications/ contracts.
Sign	ature of first Authorised Signatory/ PoA holder/ Karta/ Trustee		f second Authorised Signatory/ holder/ Karta/ Trustee	Signature of third Authorised Signatory/ PoA holder/ Karta/ Trustee
	Seal of applicant entity			

Custome	fustomer ID: 'FORM NO. 15G'					
Applicat	pplication Form No.: [See section 197A(1), 197A(1A) and rule 29C]					
	Declaration under section 197A (1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax.					
			PART I			
1. Name	of Assessee (Declarant)	First Mi	ddle	Last 2. PAN of the Assessee		
3. Status	(tick whichever applicable	e): HUF 4. Previo	us year (P.Y.) (for which de	claration is being made): 20 20 .		
			_	code:		
9(a). Whe	ether assessed to tax und	er the Income-tax Act, 1961: Yes	No 9(b). If yes, late	est assessment year for which assessed		
10. Estima	ated income for which th	is declaration is made				
11. Estima	ated total income of the I	P.Y. in which income mentioned in col	umn 10 to be included			
12. Detai	ils of Form No. 15G other	than this form filed during the previou	us year, if any			
Total	no. of Form No. 15G filed		Aggregate amount of inco	ome for which Form No. 15G filed		
13. Detai	ls of income for which the	e declaration is filed				
Sr. no.	Identification number o	f relevant investment/account, etc.8	Nature of income	Section under which tax is deductible	Amount of income	
1			Fixed Deposit Interest	194 A		
2			Fixed Deposit Interest	194 A		
3			Fixed Deposit Interest	194 A		
4			Fixed Deposit Interest	194 A		
*I/We complete a Income- tax *income/ind the assessm referred to i	nd is truly stated. *I/We of A Act, 1961. *I/We further comes referred to in point ment year 2020	declare that the incomes referred to in declare that the tax *on my/our estin 13 computed in accordance with the p will be nil. *I/We also declare that	n this form are not includib mated total income includi provisions of the Income-ta "my/our "income/incomes	best of *my/our knowledge and belief vole in the total income of any other persong *income/incomes referred to in point x Act, 1961, for the previous year ending of the previous year ending of the referred to in column 11 *and the aggreg year 20 will not exceed the	on under sections 60 to 64 o 10 *and aggregate amount n 31.03 relevant late amount of *income/incor	
Place	C	Date		Si	gnature of the Declarant	
			PART II			
		[To be filled by the person respo	nsible for paying the inco	ome referred to in column 11 of Part I]		
PAN of the	he person responsible f			Unique Identification No.		
				R ROAD, VIMAN NAGAR, PUNE - 4110	14	
		1 / 3	ail ID nount of income paid Gros			
	which Declaration is rece		•	has been paid/credited (DD/MM/YYYY)		
			oce on which the income i	ios seem polojaredited (bb/iviivi) 1111)		
nate					person responsible red 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
- 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 (1A) 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.

KYC DOCUMENTATION FOR OPENING ACCOUNT

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

- (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) 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"

(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

submit an OVD mentioned in (A)(3), updated with Current Address, within three months of submission of the DOVD.

(B) KYC Documents for an Account of SOLE PROPRIETORSHIP CONCERN:

- (1) KYC Documents of the Proprietor as per the KYC Documents for Individual mentioned in Point A, and
- (2) Any of the Two documents in the name of the Proprietorship Concern as Proof of Business / Activity mentioned below:

Sr. No.	Proof of Business/ Activity in the name of the Proprietorship Concern
I	Registration Certificate
ii	Certificate / License issued by the Municipal Authorities under Shop & Establishment Act
iii	Sales and Income Tax returns
iv	GST/ CST/ VAT certificate (Provisional / Final)
V	Certificate / Registration document issued by Sales Tax / Service Tax / Professional Tax Authorities
Vİ	Importer Exporter Code (IEC) issued to the Proprietary Concern by the office of DGFT/ Licence/Certificate of Practice issued in the Name of the Proprietary Concern by any Professional Body Incorporated under a Statute
vii	The complete Income Tax return (not just the acknowledgement) in the Name of the Sole Proprietor where the firm's income is reflected and the same is duly authenticated / acknowledged by the Income Tax Authorities
viii	Utility Bills such as Electricity, Water, and Landline Telephone bills in the Name of the Proprietary Concern

(C) KYC Documents for an Account of PARTNERSHIP FIRM:

Sr. No.	Document Name
I	Registration Certificate
ii	PAN of the Firm (PAN is mandatory)
iii	Partnership Deed
iv	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A)
V	Beneficial Ownership Declaration & KYC Documents of BO as per Point (A)

(D) KYC Documents for an Account of TRUST:

Sr. No.	Document Name
I	Registration Certificate
ii	Trust Deed
iii	PAN of the Trust
iv	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per point (A).
٧	Beneficial Ownership Declaration & KYC documents of BO as per Point (A)

(E) KYC Documents for an Account of an UNINCORPORATED ASSOCIATION OR BODY OF

Sr. No.	Document Name
I	Resolution of the Managing Body of such Association or Body of Individuals
ii	Power of Attorney (POA) granted to attorney holder to transact on its behalf
iii	One recent Photograph, PAN/ Form 60 and valid OVD of the person holding an Attorney to transact on its behalf. (Attorney holder means Manager, Officer, Employee, Authorised Signatory, etc. holding an Attorney to transact on behalf of the client as mentioned in Point (A))
iv	Such information as may be required to collectively establish the legal existence of such Association or Body of Individuals
٧	Beneficial Ownership Declaration & KYC documents of BO as per Point (A)

(F) KYC Documents for an Account of HINDU UNDIVIDED FAMILY (HUF):

Sr. No.	Document Name
I	Deed of Declaration of HUF or HUF Letter having Name and Signature of all Adult Male and Female Co-Parceners
ii	PAN of HUF
iii	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A).

(G) KYC Documents for an Account of a LIMITED LIABILITY PARTNERSHIP FIRM:

Sr. No.	Proof of Business/ Activity in the name of the Proprietorship Concern
I	Limited Liability Partnership Agreement
ii	Certificate of Incorporation
iii	PAN of the LLP (PAN is mandatory)
iv	List of all existing designated partners of the LLP along with the Designated Partner Identification Number (DPIN) issued by the Central Government (on the letterhead of the LLP)
V	Resolution passed at the meeting of the Designated Partners for placing such Deposit/borrowing request with BFL.
vi	Proof of Address in the name of LLP
Vii	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A).
viii	Beneficial Ownership Declaration & KYC documents of BO as per Point (A).

^{**} 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.

Beneficial Ownership Declaration Date: D D M M Y Y Y Y To. Bajaj Finance Limited Account No. _ Customer ID No. _ Name of the Entity: Type of the Entity: Address of the Entity: The company is listed on . _ Stock Exchange / Not listed on any Stock Exchange. which is listed on The Company is Subsidiary of _ _Stock Exchange. In all other cases, (Entity other than a Listed Co. or Subsidiary of a Listed Co., Please fill Section - I, & Section-II if applicable. Section - I (i) I / We the undersigned hereby declare that following persons own 25% (in case of Companies) / 15% (in other cases) or more interest in the captioned entity. (Refer Note - A) Name of Shareholders / Address of Share-holders / Date of Birth / % of Shareholding / Sr. Beneficial PAN / Nationality Beneficial Owners / Profits / Interest / No. Beneficial Owners / Registration / Registration No Owner Type Partners / Trustees etc. Partners / Trustees etc. (Refer Note C) Incorporation Ownership in the Entity 1. 2. 3. 4. Section - I (ii) Applicable only if there is / are non-individual shareholder(s) / partners etc. having controlling ownership interest in excess of the prescribed threshold as declared in Section - I (i) Following persons(s), have controlling ownership interest in Beneficial Owner of the Entity as declared in Section - I (i) above. Name of Shareholders / Address of Share-holders / Beneficial Date of Birth / Nationality % of Shareholding / PAN / Owner Type No. Beneficial Owners / Beneficial Owners / Registration / Profits / Interest / Registration No Partners / Trustees etc. Partners / Trustees etc. (Refer Note C) Incorporation Ownership in the Entity 1. 2. 3. 4. OR Section - II Applicable, if no person has controlling ownership in excess of the prescribed threshold as declared in Section - I. I / We declare that no person / entity holds controlling ownership in the captioned company in excess of the threshold limit prescribed below. Authorised Signatories/ PoA Holder/ Karta/ Trustee (i) Signature _ Authorised Signatories/ PoA Holder/ Karta/ Trustee (ii) Signature _ Authorised Signatories/ PoA Holder/ Karta/ Trustee (iii) Signature _ (Refer note D for Signature requirement)

Notes

A. As per the Prevention of Money laundering (Maintenance of Records) Rules, 2019,

The beneficial owner for the purpose of sub-rule (1) shall be determined as under -

- (a) Where the client is a Company, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means. Explanation For the purpose of this sub-clause
 - i. "Controlling ownership interest" means ownership of or entitlement to more than 25% of shares or capital or profits of the company;
 - ii. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders' agreements or voting agreements;
- (b) Where the client is a Partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of / entitlement to more than 15% of capital or profits of the partnership;
- (c) Where the client is an Unincorporated Association or Body of Individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than 15% of the property or capital or profits of such association or body of individuals;
- (d) Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
- (e) Where the client is a Trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership; and
- (f) Where the client or the owner of the controlling interest is a Company listed on a stock exchange, or is a subsidiary of such a company, it is NOT necessary to identify and verify the identity of any shareholder or beneficial owner of such companies.

B. Beneficial Ownership Declaration is NOT required in following cases:

Individual accounts, Sole Proprietorship accounts, Government Departments, Public Sector Undertaking, Local Government Bodies (Municipal Corporation, Gram Panchayats etc.), Company listed on a recognised stock exchange. Majority owned subsidiary of a Company listed on a recognized stock exchange.

C. Beneficial Ownership Declaration to provide details of following

Partnership Firm / LLP: natural persons / partners,	Club: Members / Authorised Signatories / Beneficiary	
Trust: Trustees / Settlor / Protector / Beneficiary	Association of Persons: Members / Auth. Signatories / Beneficiary	
Foundation: Founder managers/Directors / Beneficiary	Pvt. Ltd companies and Unlisted Public Ltd Companies: Shareholder / Directors / Other Beneficiaries	
Society: Members/Authorised Signatories / Beneficiary	In case of Foreign Entity: Shareholder/Director/Other Beneficiaries	

D. Signature on Declaration form

Sr. No.	Type of Entity	Signatory (ies) for Signing BO Declaration
I	Partnership Firm / LLP / Trust / Foundation / Society / Club	Authorised Signatories should sign as per the Mode of Operations
ii	Association	All Authorised Signatories should sign
iii	Unlisted Public Limited Companies and Private Limited Companies	Any two Directors or Company Secretary or Authorised Signatories as per Mode of Operations
iv	Foreign Entity	All Authorized Signatories should sign

E. KYC Documents of Beneficial Owners should be submitted as per the OVD under PMLA and RBI Guidelines.

- (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) listed below:

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
- 1	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) **
٧	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.

Vernacular Declaration Form					
English		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		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		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		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		ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ/ਇਕਰਾਰਨਾਮੇ/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/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		ഈ അപേക്ഷ / ഉടമ്പടി / കത്ത് / 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/કરાર/પત્ર/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/అగ్రిమెంట్/లేఖ/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/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୂ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତି ଜଣାଉଛୁ ।			
Kannada		ಈ ಮೂಲಕ ನಾನು/ನಾವು ದೃಢಪಡಿಸುವುದೇನೆಂದರೆ ಈ ಅರ್ಜಿ/ಒಪ್ಪಂದ/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.			
Marathi		मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/करारनाम्यातील/पत्रातील/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.			

Authorised Signatories/PoA Holder/Karta/Trustee

নিশ্চিতি প্ৰদান কৰিলো৷

दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

Assamese

Konkani

Authorised Signatories/PoA Holder/Karta/Trustee

মই/আমি নিশ্চিতি কৰিছো যে এই আৱেদন / চুক্তিপত্ৰ / পত্ৰ / 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

ह्या अर्जाची/कबलातीची/ पत्राची/ नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री

Authorised Signatories/PoA Holder/Karta/Trustee