FIXED DEPOSIT (For sole proprietorships and entitles with 4th letter of PAN is H, F, B, A and T)

BAJAJ FINANCE LIMITED

City **Email**

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



on deposit relationship size wit	h Bajaj Finance Ltd	ship manager as the rate may differ I deposits irrespective of the deposit		Date: Application Form No.: Sourcing Channel: Broker Code: Sub Broker Code:	
PLEASE FILL IN BLOCK LETTERS A	AND TICK WHERE RI	EQUIRED 🗹			
Investment details					
1. Investment Fresh	Renewal I	f renewal, existing deposit no.			
2. Mode of Payment (Not	applicable for ren	ewal application)			
IFSC: I Bank / Bank I Cheque Accoun "Bajaj	A/c No.: ZBAJAJFD Name: IndusInd B nt payee cheque fa	the 6 digits after B are zeroes) (No space in Z, Bajaj & FD)# ank, Nariman Point, Mumbai avoring 00070350006738"	Note: Cancelled cheque mand Cheque/UTR NoCheque/Transaction date Bank Account NoIFSC Bank Name	datory for online transl	fer of funds
	e. Else bank stater		Branch		
Deposit Details Deposit Amoun (in figures) 50,000 1,00,000 2,00,000 3,00,000 5,00,000 Other	ot DOO DOO DOO DOO DOO DOO DOO DOO DOO DO		Deposit period (Months) 12 24 36 48 60 (Recommended) other tenor	truction on maturity (recommended)	Tenor (in words)
☐ Annually ☐ Half-ye			Pay at maturity (default if not selected)		
Applicant details Type of applicant Name Date of Incorporation /Registration/Formation Correspondence Address City		pecify)	Partnership Firm LLP State	Association of Perso	ons / Body of Individuals
Registered Address					
				Pin	

State

Authorised Signatory/ Kart	a/ Trustees/ Power of Attorney Ho	older Details	
1) Name	F I 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 allotment of P	Date of birth D D M M Y Y Y Y AN) (mandatory)
2) Name	F I 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 allotment of P	AN) (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			Date of birth D D M M Y Y Y
CKYCR No./ KIN		PAN/Form 60 (in absence of allotment of P.	AN) (mandatory)
se fill in attached KYC form if n	ot filled earlier or in case of change in	previously submitted information	
2. *As the Nominee is mino on behalf of the nominee	or on this date, I/We appoint (Name, e in event of my/our/minor's death on of all applicants with date:		to receive amount of the said depos
Mandatory	N	Mandatory for second applicant	
First Applica	nt	Second Applicant	
	humb impression is affixed by Appl on form were explained to the app oyee code	2 2 2 2	
Applicants' Consent and Co	nfirmation		
be false or untrue or misleading or misre as the case may be, using the available c term of the Deposit. I/We state that the read and understood the detailed term careful consideration, I/We am/are mak deduction of tax, under Section 194 A/1 KYC, all deposit(s) held by me/us with B authorities in relation to this application prematurely to the survivor/s on requesper the KYC form submitted separately. I consent for sharing my information in Companies (CICs). Further to that I consert the submitted to Bajaj Finance Line.	presenting, I am aware that I may be held liable fo infline banking payment system, to the bank accou amount being deposited is not out of borrowed fur is and conditions annexed to this Application inclu- ing the deposit with the BFL at my/our own risk a 95 of the Income Tax Act, 1961, as may be applical if I may be disclosed by BFL to any statutory/regu in. I/we agree that in case of joint fixed deposit win t. I/We further affirm that the payment of proceed including KYC details with Central KYC Records Re int to receive information from CKYCR through SMS, in change in my KYC status (i.e. my Identit	owledge and belief and I undertake to inform you of any changes the rit. I/We hereby authorize BFL to pay the interest and Deposit amount stated by me/us in this Application or into such other bank accounds or funds acquired by accepting deposits from any other person or uding the interest rate and other charges, the financials and other and volition. I/We state that the first named depositor mentioned in ble. I/We agree that any and all information provided by me/us in it latory authorities as and when required and to provide any additior ith a survivorship clause, in the event of death of one of the deposits of such deposits to either one of us represents a valid discharge of egistry (CKYCR) namely Central Registry of Securitisation Asset Rec / E-mail on the above registered number/e-mail address.	nt upon maturity or upon the payment frequency selected by me/t as may be instructed by me/us (jointly) in writing to BFL during through any illegal or wrongful means. I/We confirm that I/We h statements/particulars/representations furnished by BFL and ain this application should be treated as the payee for the purpose his application or through separate KYC form or previosly submit hal document and/or information as may be prescribed by BFLs itors, BFL shall be discharged by paying the Fixed Deposit proces of the BFL's liability. The FATCA/ CRS declaration will be considered construction and Security Interest (CERSAI) and Credit Information as may be prescribed by BFLS in the BFL's liability.
Mandatory for first	t applicant	Mandatory for second applicant	
n case of thumb impression,	2 witnesses name and signature are	e required. Name of nominee should be same as	that appearing on valid ID Proof of the nominee
Witness	1	Witness 2	
The contents of the applicati		. signature and employee code	

Terms and Conditions

- (1) 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.

 The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, read and write in English language, (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such docum he 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 Deposit with BFL.

 The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposits. No interest shall be payable by the Company in relation to such deposits.

 Deposits shall not be accepted in cash.

 The applicant agrees to submit all documents and information as may be required by the Company in relation to the

- (vi) The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.
 (vii) 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 earn an interest equivalent to 12M cumulative ROI applicable to the particular customer category at the time of application in case of cases in which depositor has not been identified and cases put on hold due to any reason. The said amount will be refunded within 15 business days for resident individual deposits, 30 days for corporate deposits and 45 days for non resident deposits.
 (viii) The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application form.
- Form.

- Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company. Mode of Operation/Amount to be paid upon maturity will be pre-defined basis no. of joint holders (single holding – First Holder, 2 holders - anyone or survivor).
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the
- Application.

 All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to guardian, if the FD is opened in minor's name.

FIXED DEPOSIT RECEIPTS

- Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of
- In case of change in KYC documents/ status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC. Deposit(5) 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.
- In the event of loss or destruction or mutilation of an FDR (for any reason) and upon request received by BFL, FDR will be reissued by BFL in lieu of lost FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

- 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 upto 0.25% p.a. on Deposit amount of up to ₹5 (five) crore;
 Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary from the published card rate and will be
- decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
- 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:

 - Monthly interest payments: Last date of month
 Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
 Half yearly interest payments: 31st March and 30th September
 Annual interest payments: 31st March

 - b. In case of Cumulative Deposits: Date of maturity of the Deposit
 c. Interest calculation methodology
 1. For the purpose of interest calculation, calendar year is taken to consist of 366 days in a leap year and 365 days in a non-leap year.

 - Leg. Fo dr Rs. 10 lakhs booked on 15-Apr-2020 for Tenor 1 year @10% per annum Interest from 15-Apr-2020 till 31-12-2020, will be calculated as:10 lakhsx10%x261/366 days = Rs.71311 Interest from 01-Jan-2021 till 14-Apr-2021 will be calculated as:10 lakhsx10%x104/365 days = Rs. 28493/
 - d. Payment of maturity proceeds on holiday
 - Tayline from the following process of mindows:

 If maturity falls on a banking holiday, then interest will be paid the next banking working day. The additional interest for the time period will be calculated on maturity value and not principal value

 In respect of a term deposit maturing for payment on a Sunday or a holiday or a non-business working day, Bajaj
- 2. In respect of a term deposit maturing for payment on a Sunday or a holiday or a non-business working day, Bajaj Finance would pay interest at the originally contracted rate for the Sunday / holiday / non-business working day, intervening between the date of the expiry of the specified term of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day.
 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 scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit action by the interest causurf frequency is not indicated in the Application the Deposit will be treated.
- 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 (NEFT)/ Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection
 Customer may be offered an additional interest rate on a case to case basis (within the scope of Regulatory guidelines) at
- the discretion of BFL management.
- (vii) For funds received by BFL on or after 01 December 2021, new rates will be applicable

- Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to 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 applicant form or applicant will be required to submit a duly filled 'Form DA 1' as prescribed by Reserve Bank of India. The 'Form DA 1' is available in the branches of the Company & Company's website at https://www.bajajfinserv.in/ 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). Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and variation of nomination (Form DA 3).

 Where there is no nomination made by the depositor, either the Indian Court's order/ judgement/ decree will be obtained (set the account of the property of the logal being the property of the logal being the property of the property of the logal being the property of the logal being the property of the property of the logal being the property of the property of the logal being the property of the property of the logal being the property of the pro
- (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. 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 exercition of such other documents as may be required by the Company in this repeat in the event there is no
- including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.

 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 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. Request for renewal should 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. 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.

Industry date.

In case where the depositor has opted for renewal of deposit through this application form, however, wishes 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 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.

PREMATURE WITHDRAWAI:

- 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
- (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 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 PUBLIC DEPOSIT:

Toan 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%

- Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/form as prescribed under the Income Tax Act, 1961 (refer to Form 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 interest paid or payable during the financial year exceeds ₹ 5,000/- (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh Form 156/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill Form 15 G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, ₹ 5,00,000 (Rupees five lacs only) for senior citizens and ₹ 5,00,000 (Rupees five lacs only) for senior citizens (aged 80 years and above), then form 15 G/H will not be valid and tax will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. 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.
- Intancial year. For each manical year, Applicant will have to submit separate form 156/H.

 TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March.

 When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.

 In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15
- (v) In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (fifteen) days. For all 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.
 (vi) In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.
 (vii) The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Applications and they only the positioned method by course for the case of failure intersection of such
- 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
- (viii) Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company
- only on the basis of written instruction signed by all the concerned deposit holder(s).

 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.

- prematurely before the date of maturity.

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

 (xi) Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.

 (xii) By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies/ fits affiliates to send the Applicant any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bitly/bots/emails/postetc., irrespective of rejection of this Application.

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

ΗΟΨ ΤΟ ΔΡΡΙΥ

- 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 compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount along with the application number on the rear side of the cheque.
- (iii) In case of investment through cheque, application form alongwint the application from dequired documents may be submitted with any of Company's branch or authorised distributors. For investment through NETF/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by CMS Collection code ZBAJAJFD), Account type: current account, Bank Name: Indusind Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK www.bajajfinserv.in/fixed-docsities canvel our difficulted active probabilities can see the control of t 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
- (iv) 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.

IMPORTANT INFORMATION

- IMPORTANTINFORMATION
 In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.
 In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes
- Redressal Forum for relief.

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. December 01, 2021)

Tenor in months	Cumulativa		Non-Cui	nulative	
Tenor III months	Cumulative	Monthly	Quarterly	Half Yearly	Annual
12 - 23	5.65%	5.51%	5.53%	5.57%	5.65%
24 - 35	6.40%	6.22%	6.25%	6.30%	6.40%
36 - 60	6.80%	6.60%	6.63%	6.69%	6.80%

- a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as "Deposit") with BFL, is ₹25000/-
- 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
- with inter pointment of the rate of the wind the control of the co 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 cheeue or gan wither mode. hegue or any other mode.
- cneque of any other mode.

 If 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 NET or RIGs or
 account payee cheque (in case of rejection of transfer by NET/RIGS) to the bank
 account of the depositor mentioned in the Deposit application form.
- account of the depositor mentioned in the Deposit application form.

 9) 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 3 business days 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 Deposits shall be accepted post the above-mentioned period. Renewal of Deposits will be subject to the rate of interest and other terms & conditions. perposits with the support to the relate of interest and other terms of conditions 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, 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 prior to 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 advertise dividends declared by the Company in respect of the said years.

	, ,	, , , , , , , , , , , , , , , , , , , ,	(₹in Crore)
Financial Year	Profit (Sta	Dividend	
ended on	Before Tax	After Tax	%
31.03.2019	6,035.30	3,890.34	300
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	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.

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 Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri Dipak Poddar (Independent Director)	171, Brij Kutir, Rungta Lane, Off Nepean Sea Road, Mumbai 400026.	Industrialist
Shri Ranjan Sanghi (Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Road, Opp. CCI Club,	Business
Shri D J Balaji Rao (Independent Director)	Churchgate, Mumbai 400 020. D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional

NAME	ADDRESS	OCCUPATION	
Dr. Gita Piramal (Independent Director)	Piramal House, 61, Pochkhanwala Road, Worli, Mumbai 400025.	Business	ŀ
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	
Shri Pramit Jhaveri (Independent Director)	21C Woodlands Peddar Road, Mumbai – 400 026	Business	J

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

		(VIII CIOIE)
	As at 31 March 2021	As at 31 March 2020
SSETS		
inancial assets		
ash and cash equivalents	1,383.63	674.53
ank balances other than cash and cash quivalents	2.13	4.83
Perivative financial instruments	0.00	171.76
rade receivables	720.10	867.18
oans	1,13,089.94	1,13,417.08
nvestments	20,169.12	20,138.98
Other financial assets	487.33	349.51
otal financial assets	1,35,852.25	1,35,623.87
Ion-financial assets		
urrent tax assets (net)	155.07	204.57
eferred tax assets (net)	919.21	847.61
roperty, plant and equipment	972.44	1,016.16
apital work-in-progress	7.07	0.00
ntangible assets under development	43.99	0.00
ntangible assets	254.76	211.98
other non-financial assets	134.10	99.38
otal non-financial assets	2,486.64	2,379.70
otal assets	1,38,338.89	1,38,003.57

Financial liabilitie Derivative financial instruments Pavables 137.87 Trade payables -Total outstanding dues of micro enterprises 0.27 0.30 and small enterprises -Total outstanding dues of creditors other than 676.62 636.76 mirro enterprises and small enterprises Other payables -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than 191.08 179.46 micro enterprises and small enterprises Debt securities Borrowings (other than debt securities) Deposits 25,803.43 21,427.10

Other financial liabilities	743.65	4,141.75 669.90
Total financial liabilities	101,615.33	105,692.36
Non-financial liabilities		
Current tax liabilities (net)	172.78	52.10
Provisions	136.56	78.87
Other non-financial liabilities	475.48	367.03
Total non-financial liabilities	784.82	498.00
•		
Equity		
Equity share capital	120.32	119.99
Other equity	35,818.42	31,693.22

Total assets	35,938.74	31,813.21	
Total liabilities and equity	1,38,338.89	1,38,003.57	
54			

Δs at	As at
31 March 2021	31 March 2020
51.98	44.18
4.29	4.39
5.14	5.14
1,905.44	1,971.65
	51.98 4.29 5.14

- As at Particulars 31 March 2021 31 March 2020 - On penal interest/ charges - On others 237.25 223.15 6.22 Income tax matters Appeals by the Company
 Appeals by the Income tax department
- 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: ₹49,257.75 Crore
 - b) The aggregate of deposits actually held as on 31.03.2021: ₹25,803.43 Crore
- I. The aggregate dues from the facilities, both fund and non-fund based, extended to. I. The aggregate dues from the facilities, both fund and non-tund 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 $\tau \leq 5.25$ Core (Bajaj Housing Finance Ltd. $- \tau \leq 3.5$ Ctg. Bajaj Housing Finance Ltd. $- \tau \leq 3.5$ Ctg. Bajaj Housing Allianz Ltfe Insurance Company Ltd. $- \tau \leq 3.1$ Ctg. Bajaj Finserv Direct Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Finserv Direct Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Finserv Pierd Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Finserv Direct Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Housidir Agency Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Electricals Ltd. $- \tau \leq 0.25$ Ctg. Jamanalal Sons Pvt. Ltd. $- \tau \leq 0.25$ Ctg. The Company has no overdue deposits other than unclaimed deposits.
- The Company declares as under:
- 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 quaranteed 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
- iv) The deposits solicited by the Company are not insured.

 y) The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company of to free to cretentess of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits/ discharge of liabilities by the Company.

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

 L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of
- 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
- b) After a months but before a months: interest shall not be payable.
 c) After a 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 BET.
 MThe Business carried on by the Company and its subsidiaries with details of the procedure of the

branches or units if any:

1. Business carried on by the Company and its branches

Namches or umits 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, and business loans, loan against securities and infrastructure financing. Becompany is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alapputha, Allahabad, Ambala, Amravatii, Amrelii, Amrelii, Amritar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bandoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhanagar, Bhilai, Bhiwandi, Bhogal, Bhubaneshwar, Bhuj, Bidat, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chadigarh, Chadragur, Chennai, Chinidwara, Chikhlir, Chiplun, Chittadruga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Dhanagere, Dehradura, Dewas, Dhanbad, Dharapuram, Dharwad, Dhile, Dindigul, Duragpur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwallor, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshanqabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jajour, Jalandhar, Jalgaon, Jalpaigur, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhyur, Lunagadh, Kadi, Kaithla, Kakinada, Kalka, Kannux Kanpur, Kapurthala, Karad, Karakludi, Karnal, Karunagapapally, Karur, Karlan, Khamagaon, Khandwa, Kharagpur, Khalar, Kohapan, Khamakad, Namagalor, Mapagur, Kolaz, Kohlapur, Waladi, Alaka, Andura, Karang, Karla, Kandara, Mandhilpatham, Madurai, Mandya, Mangalor, Mapagur, Kolaz, Kohlapur, Vanjada, Penala, Pathara, Penn Pagwada, Pirmpalagaon, Pollach, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajabmundry, Rajgurunagar, Rajkor, Rajabar, Kangao, Mehsan, Kopergaon, Koha, Koha, Kongar, Komara, Kangur, Kanaghar, Kandar, Kandar, Kangar, Kenta, Kohlak, Ropar, Kountela, Salems, Sanjadi, Satara, Satna, Sehore, Shimla, Shimoga,

- Locations where minimum deposits zie is 75000 (not eligible for online investment)
 Gujarat Bujetha, Kahanva, Khaparwada, Nandarkha, Sunevkalla, Amadpore, Asarma, Darapura, Dungti, Godavadi, Harangam, Kotambi, Sarvani, Vanskui, Balda, Bhathi Karambel, Jitali, Umra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari, Pathri, Karmal, Handod Chokdi
- b) Maharashtta Baragaon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthane, Odha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur, Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Vadjai, Indawe, Vinchur, Devbhane, Deur Budruk, Pandhurli
- isiness 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

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 20 July 2021 and copy of the same signed by Shri Rajeev Jain, Managing ector, who is authorized by the Board to sign on it's behalf, has been delivered to the Reserve Bank of India for registration.

for Bajaj Finance Limited

Rajeev Jain, Managing Director

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 Baja Finance Ltd. A/c 0007035006738' 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 BFI or be submitted at any of the BFI branches. For NET/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by CMS Collection code – ZBAJAJFD), Account type: current account, Bank Name: Industind 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 +918698010101

Applic	ation Form No.:							
FATC	A/CRS Details for non-Indi	vidual Applic	ants (n	nanda	etory)			
Name o	Name of the entity							
Type of	Type of address given at KYC: Residential or Business Residential Business Registered Office							
	ddress of tax residence would be taken as avof any change, please approach KRA & notify		egistration A	(gency) d	atabase.			
PAN		Date	of incorpora	ntion:				
City of i	ncorporation	Coun	try of incorp	oration				
Entity Co	onstitution Type: Partnership Firm HUF Limited Liability Partnership	Society Artificial Juridio	AOP/BOI cal Person [Trust		л 🗌		
	ick the applicable tax resident declaration – y" a tax resident of any country other than Inc	dia? Yes	No					
	please fill below details for all countries (other tion on the next page	r than India) in which	the entity is	a resider	nt for tax purpose	es as well as Ultimate Beneficiary Ownership (UBO)		
deciara	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 I A – The country where applicant is liable I B – No TIN required (Select this only if th I C – Any other reason the Entity's Country of Incorporation / Tax resin Entity's exemption code here	e to pay taxes does one authorities of the didence is U.S. but Entit	e respective ty is not a Sp	e country pecified U	of tax residen .S. Person,			
	(Please cons	i ult your professional t	FATCA & CR ax advisor fo	S Declar or further	ation guidance on FAT	CA & CRS classification)		
	the Entity Country of Incorporation/Tax exemption code are provided below in tal					mention entity exemption code case of customer to mention the exemption code same.		
Code	Sub categor	ГУ		Code		Sub category		
A	An organization exempt from tax under section 501 as defined in section 7701(a)(37)	(a) or any individual retire	ment plan	G H	A real estate inves	stment trust iment company as defined in section 851 or an entity registered at all		
В	The United States or any of its agencies or instrume		d 1 10 1		times during the t	ax year under the Investment Company Act of 1940		
С	A state, the District of Columbia, a possession of the subdivisions or instrumentalities	e united States, or any of t	tneir political	J	A bank as defined	und as defined in section 584(a)		
D	A corporation the stock of which is regularly traded markets, as described in Reg. section 1.1472-1(c)(1)(ed securities	K	A broker			
E	A corporation that is a member of the same expand described in Reg. section 1.1472-1(c)(1)(i)	ded affiliated group as a co	orporation	M		m tax under section 664 or described in section 4947(a)(1) t under a section 403(b) plan or section 457(g) plan		
F	A dealer in securities, commodities, or derivative fir principal contracts, futures, forwards, and options) t 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:	GIIN	I (consists of	19 chara	cters)			
	cial institution	GIN	is applied	but not	yet issued			
OR Direc	t reporting NFE					re sponsored by another entity, and indicate your sponsor's name below		
If GIIN	not available and If the entity is a financial in	l stitution(tick whichev	ver is applica	able): N	ot required to ap	pply for Not obtained – Non-participating FI		
	; (please fill any one as appropriate "to be fill	·		·				
1.	Is the Entity an active NFE		Yes Nature			30 declaration in the next section.) No		
2.	2. Is the Entity a passive NFE Yes (If yes, please fill UBO declaration in the next section.) No Nature of Business							

Vame (of the entity								
	Constitution Type: Partnership Firm HUF Society								
	list below the details of controlling person(s), confirming A H controlling person(s):	LL countries of tax residency / permanent residency	/ citizenship and ALL Tax Identification Numbers						
1.	Name of Beneficial owner / Controlling person Country of Tax residency Tax ID No Or functional equivalent for each country	Beneficial Interest % Address type: Residential Business	Address - Include State, Country, PIN / ZIP Code 8 Contact Details:						
2.	Name of Beneficial owner / Controlling person	Beneficial Interest % Address type: Residential Business	Address - Include State, Country, PIN / ZIP Code 8 Contact Details:						
3.	Name of Beneficial owner / Controlling person	Beneficial Interest % Address type: Residential Business	Address - Include State, Country, PIN / ZIP Code & Contact Details:						
	ve NFE, please provide below additional details filled by controlling persons with tax residency / permanen	t residency / citizenship / Green Card in any country	other than India):						
1.	PAN, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others	Others Nationality Father's Name	Date of birth						
2.	PAN, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others	Others	Date of birth						
3.	PAN, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others	Others	Date of birth						
I / We by me accep Decla I/ we hold c	ication: have understood the information requirements of this For e / us on this Form is true, correct, and complete. I /We also the same. haration: understand that my/our purchase from the Company may creditizenship or reside in. I/we shall be solely responsible for un the Company liable under any circumstance in the event of a vitors/ tax authorities the Company may also be required to response to the company may also be required to response.	o confirm that I /We have read and understood the I ate legal, tax or other financial/ reporting obligations dertaking and fulfilling any obligations that I/we may default on my/our part in fulfilling the said obligations	FATCA & CRS Terms and Conditions below and hereb for me/us under the laws of the country of which I/w have under the laws of such country/ies and shall no s. I/ We agree that, as may be required by domestic						
Sign	ature of first Authorised Signatory/ Signato PoA holder/ Karta/ Trustee	ure of second Authorised Signatory/ PoA holder/ Karta/ Trustee							
	Seal of applicant entity								

Custome	istomer ID: 'FORM NO. 15G'												
Applicat	Application Form No.: [See section 197A(1), 197A(1A) and rule 29C]												
				be made by an individual or a person omes 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	ous 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 thi	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	ls of Form No. 15G other t	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. Detail	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	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 ar Income- tax *income/inc the assessm referred to i	nd is truly stated. *I/We c Act, 1961. *I/We further comes referred to in point nent 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 of x Act, 1961, for the previous year ending of the previous year ending of the previous year ending of the year 20 will not exceed the year 20	on under sections 60 to 64 o 10 *and aggregate amount n 31.03relevant ate amount of *income/inco								
Place	C	oate		Si	gnature of the Declarant								
			PART II										
			nsible for paying the inco	ome referred to in column 11 of Part I]									
PAN of the	he person responsible fo	. , .		Unique Identification No.									
				R ROAD, VIMAN NAGAR, PUNE - 4110	14								
	TAN of the person responsible for paying: PNEB00001B Email ID												
	which Declaration is rece		•	has been paid/credited (DD/MM/YYYY)									
			on man are meetile i	2 2 2 3 poloj di dollado (do) (1111)	/								
					person responsible								

*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
- Enter the name 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 KARTA, TRUSTEE, PARTNER, PROPRIETOR:

- (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)
ı	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
vi	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).										
V	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
V	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	I Deed of Declaration of HUF or HUF Letter having Name and Signature of all Adu 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 first Eight Digits of 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.

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seal of entity applicant

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.

		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/करते 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 വൃവസ്ഥകളും 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 વખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.
Telugu		ఈ అప్లికేషన్/అగ్రిమెంట్/లేఖ/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya		ମୁଁ/ଆୟେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାୟ/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ 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.
Assamese		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 নিশ্চিতি প্ৰদান কৰিলো৷
Konkani		ह्या अर्जाची/कबलातीची/ पत्राची/ 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.
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Vernacular Declaration Form

 * This Provisional Receipt is valid only till the issuance / rejection of the Fixed Deposit Receipt

For BAJAJ FINANCE LTD

