

agents/representatives) liable for use/sharing of the information as stated above.

(d) To seek/obtain any other information, relating to me, from any third party.

(e) to retain the documents submitted by me/us regarding the said facility along with the Application -form during the tenure of my account relationship with BFL and for a further period of five years after closure of my account and destroy the said document after five years on closure of my loan

3. CKYCR Consent :

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

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

2) by furnishing such other details of Applicant, as may be permitted by CKYC Registry or

3) by obtaining such CKYCR number/KIN, through details shared by me for this Application Form

(b) I/ We hereby consent for receiving information from Central KYC Registry through SMS/Email on my registered number/email address.

I/ We hereby confirm that all the, information and details including but not limited to financials/bank statements provided/to be provided by me/ us pursuant to my application are true, correct and up to date. I/ We have not withheld any material information that may be required by BFL. I/ We would keep BFL updated of any change in the information provided by me, specifically KYC details, Bank details, etc

I/ We hereby confirm that there is no change in my/ our KYC status (i.e. my/ our Identity and Address documents) and these are same as per my/ our KYC documents (towards identity and address proof) submitted to BFL.

I/we authorise BFL, its group companies, affiliates, business associates and their respective representatives are authorized to send promotional communications regarding fixed deposits, loans, insurance and third-party products and services, through electronic media including telephone calls/SMSs/emails/post/WhatsApp etc.

Applicant's / Authorized Signatory(s) Signature(s)*

 Mandatory for Primary Applicant

 Mandatory for Co-Applicant 1

 Mandatory for Co-Applicant 2

**In case of thumb impression,
2 witnesses name & signature are required.**

 Witness 1

 Witness 2

Documentation Instruction: The application form and documentation to be signed, in case of;

- Individuals, by the applicant / all joint applicants should sign.
- HUF, either all the adult co-parceners are required to sign or Karta to sign for and on behalf of HUF.
- Partnership firm all the partners are required to sign or authorized signatory/ies can sign basis Partnership Authority letter/POA.
- Trust- Trustees duly authorized as per Trust Deed/Resolution of the Trust are required to sign.
- For other non-individual entities, authorized signatories are required to sign basis Authority letter/POA.

TERMS AND CONDITIONS

1. Eligibility for loan will be considered against principal deposit amount only. The amount of loan will not exceed 75% of the Deposit amount at any point of time in case of cumulative schemes and will not exceed 60% of the Deposit amount in case of non-cumulative schemes.
2. Interest Rate Methodology: Rate of Interest on loan will be 2% p.a. above the deposit interest rate. In addition, any other charges by way of tax/levy, applicable on interest shall be payable by the depositor, as may be applicable from time to time. Interest is calculated on simple interest basis and will be recovered from the deposit amount on the date of maturity or premature withdrawal.
3. The period of loan will be up to the date of maturity of the deposit.
4. **As per RBI guidelines, loan against deposit can be considered only after completion of three months from the date of acceptance of deposit.**
5. The Application for loan against deposit can be made 1 (one) month before the maturity of the Deposit and the Deposit shall be renewed from time to time, till all the Outstanding Dues payable under the said loan are duly repaid to the satisfaction of BFL.
6. In case application for loan against deposit is made through physical application form, then original FDR needs to be submitted to BFL along with the application form. In case the application for loan against deposit is made through online mode, original FDR is not required.
7. In case of joint Depositors, all the depositors shall apply jointly for availing Loan against deposit and the liability of such joint depositors will be joint and several. **In case any of the depositor is Minor, please note that, a Minor is NOT eligible for loan against deposit.**
8. The said amount of loan against deposit will be protected by placing Lien on the deposit in favour of BFL and by signing the Promissory Note.
9. The FD where attachment order/garnishee order is received and where there are any claims/disputes brought to the notice of BFL, are not eligible for Loan against fixed deposit.
10. During the tenure of the loan, if the Deposit is attached by any Statutory/Judiciary/Regulatory authority, the liability to repay within the maturity period of Deposit shall continue unabated and as a Borrower, the Depositor shall be liable and responsible to pay the same together with interest.
11. The loan amount consisting of principal and interest shall be repaid in full at any time prior to the completion of tenure of loan availed, as the case may be. The outstanding loan amount, and any other charges (including interest rate), if any, will be recovered from the deposit amount on the date of maturity or premature withdrawal.. Foreclosure of the loan can be done through physical mode only.
12. Further, in the event, the Borrower/ Applicants fails to repay the outstanding loan amount, the Borrower/ Applicants authorizes BFL to appropriate Fixed Deposit amount for repayment of the outstanding loan availed including interest accrued thereon even before the maturity of the Deposit.
13. BFL may, at any time recall and/or foreclose the loan with or without prior notice to the Borrower and revise the repayment schedule, in its sole and absolute discretion.
14. The above terms and conditions pertaining to loan against deposit are subject to change with an intimation to depositor/applicant and at the sole discretion of BFL. Any revision in the interest rate shall be effective from prospective date and BFL shall notify the same to the depositor/Applicant in advance which shall be communicated by letter/email/SMS/Website <<https://www.bajajfinserv.in/fixed-deposit-archives>> or through any digital mode to the registered mobile/Email to registered email id of the Applicant and/or hosting on website and the same would be binding on the Applicant
15. Any communication notified on the registered mobile number/email id of the Applicant/Depositor/Borrower shall be construed as sufficient notice to the Applicant/Depositor/Borrower.
16. The lien of Fixed Deposit shall remain in full force notwithstanding any security arrangement which may be reached between the Borrower/ Applicant and BFL.

LIEN LETTER

To

Bajaj Finance Ltd.

Bajaj Finance Ltd. (hereinafter referred as "BFL") has agreed to grant me/us the said Loan against my Fixed Deposit Receipt (shortly referred as 'Deposit') held by me/us, more particularly mentioned hereinabove.

I/We hereby submit my/our express consent for marking lien on the said Deposit in favour of BFL as a security towards due repayment of the liability arising out of the aforementioned loan and the ultimate liabilities due and that may become due to BFL from me/us ("Outstanding Dues") and accordingly endorse the same on the reverse of the Deposit.

In the event if a default is committed by me/us in repayment of the Outstanding Dues or in case of death of Applicant/s, I/we irrevocably and unconditionally authorize BFL to adjust/appropriate/transfer Deposit amount in the account as may be stipulated by BFL to adjust the same towards the Outstanding Dues (including interest, charges/fees etc.) by providing prior intimation.

I / We agree that the said Deposit shall be renewed from time to time, till all my/our Outstanding Dues payable to BFL under the said loan are duly repaid to the satisfaction of BFL. Interest accrued on the said Deposit from time to time will be adjusted towards repayment of Loan.

I / We agree and confirm that as long as there are outstanding dues as regards the above said Loan availed by me/us against the said Deposit, BFL will have full and absolute right against the said Deposit, including renewal thereof and no other creditor or my/our heirs, executors, administrators or legal representatives will have a claim against such Deposit till full satisfaction of my/our indebtedness to you.

I/we am/are shall be liable for any ultimate balance remaining unpaid after adjustment/appropriation of my/our Deposit, in full, towards Outstanding Dues.

Subject to fulfillment my/our repayment obligations to the satisfaction of BFL, the amount/ balance amount lying in the Deposit in my/our name, may please be credited in my/our account duly registered with BFL. I/we also agree to execute any other documents as you may require in connection with the aforesaid Loan.

I/We agree to abide by the terms and conditions governing the Deposit and Loan against Deposit as stated hereunder and regulatory guidelines as may be applicable /prevailing from time to time and the same shall also be fully binding on my / our legal representatives, heirs, executors, administrators and assigns.

I/We hereby confirm and undertake that this letter shall be fully binding on me/us, my/our successors and permitted assigns.

Thanking you,

Name & Signature of the depositor

Name & Signature of the Co-Applicant 1

Name & Signature of the Co-Applicant 2

In case of thumb impression, 2 witnesses name & signature are required.

Witness 1

Witness 2

Documentation Instruction: This letter to be signed, in case of;

- Individuals, by the applicant / all joint applicants should sign.
HUF, either all the adult co-parceners are required to sign or Karta to sign for and on behalf of HUF.
Partnership firm all the partners are required to sign or authorized signatory/ies can sign basis Partnership Authority letter/POA.
Trust- Trustees duly authorized as per Trust Deed/Resolution of the Trust are required to sign.
For other non-individual entities, authorized signatories are required to sign basis Authority letter/POA.

PROMISSORY NOTE

Loan Rs. []

On Demand, I/We []

jointly and severally promise to pay to BAJAJ FINANCE LIMITED or their ORDER, the sum of Rupees []

(Rs. [in words] [] only),

with interest payable/compounded monthly/quarterly/half yearly thereon at [] % per annum for value received until payment in full at monthly / quarterly rests or at such rates and rests as may be revised as per the instructions of Reserve Bank of India from time to time.

Place :

Date :

Affix 1 Re. revenue stamp and sign across

Applicant's / Authorized Signatory(s) Signature(s)*

Mandatory for Primary Applicant

Mandatory for Co-Applicant 1

Mandatory for Co-Applicant 2

In case of thumb impression, 2 witnesses name & signature are required.

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Trust- Trustees duly authorized as per Trust Deed/Resolution of the Trust are required to sign.
For other non-individual entities, authorized signatories are required to sign basis Authority letter/POA.

Vernacular Declaration Form

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

 Signature of First Applicant/Guardian

 Signature of Co-Applicant 1

 Signature of Co-Applicant 2

**In case of thumb impression,
2 witnesses name & signature are required.**

 Witness 1

 Witness 2

