FIXED DEPOSIT (For sole proprietorships and entitles with 4th letter of PAN as H, F and B) Date: **BAJAJ FINANCE LIMITED** Place: Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable) Application Form No.: - Minimum deposit is ₹ 15,000/-Sourcing Channel: - Please check rate of interest with your local relationship manager as the rate may differ based on deposit relationship size with Bajaj Finance Ltd Broker Code: - Rates offered by management will be binding on all deposits irrespective of the deposit size Sub Broker Code: PLEASE FILL IN BLOCK LETTERS AND TICK WHERE REQUIRED 🗸 **Investment details** 1. Investment Fresh Renewal If renewal, existing deposit no. 2. Mode of Payment (Not applicable for renewal application) RTGS/NEFT Note: Cancelled cheque mandatory for online transfer of funds Beneficiary Name: Bajaj Finance FD, IFSC: **INDB0000006** (all the 6 digits after B are zeroes) Cheque/UTR No. Bank A/c No.: ZBAJAJFD (No space in Z, Bajaj & FD)# Cheque/Transaction date Bank Name: IndusInd Bank, Nariman Point, Mumbai Bank Account No Cheque Account payee cheque favoring IFSC "Bajaj Finance Ltd. A/c 00070350006738" (Name of 1st holder shall appear on the Bank Name cheque. Else bank statement required)* Branch #Numerical account number replaced with IndusInd Bank exclusive collection code - "ZBAJAJFD". Interest and redemption payment instruction [Bank account in my/our name] Pay in the investment account mentioned above OR Pay in different bank account as mentioned below (cancelled cheque copy is mandatory) Bank Account No. **IFSC** Bank Name Branch **Deposit Details** Deposit Amount Deposit Amount Deposit period Tenor (in figures) (in words) (Months) (in words) **15,000 50,000** ☐ 12 ☐ 24 ☐ 36 ☐ 48 1,00,000 2,00,000 60 (Recommended) 3,00,000 5,00,000 other tenor ☐ Other **Interest Payout Instruction** Instruction on maturity Non-Cumulative Scheme ☐ Renew Principal + Interest (recommended) **Cumulative Scheme** ☐ At maturity alongwith principal ☐ Annually ☐ Half-yearly Renew Principal only (Recommended for ☐ Quarterly ☐ Monthly Pay at maturity (default if not selected) maximum savings) **Applicant details** LLP Sole proprietorship Partnership Firm Association of Persons / Body of Individuals Type of applicant Artificial Liability Partnership Central/ State Govt. Department/ Agency **Artificial Juridical Person** Not Categorized Others (please specify)..... Name **Date of Incorporation** Landline S T D /Registration/Formation **Date of Commencement of Business Country of Incorporation/ Formation LEI Number** TIN/ GST Registration Number Correspondence Address, **Local Address in India** City **Registered Address** State City Number of Related Persons ("Related persons" consists of Director, Promoter, Karta, Partner, Court Appointed Official, Proprietor, Beneficiary, Authorised signatory, BO, PoA holder, etc.)

Au	thorised Signatory/ Karta/ Pow	ver of Attorney Holder Detai	<u>ls</u>	
1)	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 allotm	ent of PAN) (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 allotm	ent of PAN) (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 Y
	CKYCR No./ KIN		PAN/Form 60 (in absence of allotm	ent of PAN) (mandatory)
Please	fill in attached KYC form if not filled	l earlier or in case of change in	previously submitted information	
For	sole proprietorships only - Nor	nination to Deposit: Form D	A 1: u/s 45 QB of RBI Act 1934	
I/W	/e above named depositors at o	current address in your reco	rds, nominate the following person to	o whom in the event of my/our/minor's death
	amount of this deposit may be		Limited:	
1.	*Name & Address of the Nomine	÷e		
	Please enter Date of Birth of the	Nominee in NN/MM/YYYY	Relationship with depositor	
		•		
2.	*As the Nominee is minor on th	is date, if we appoint (Name,	address and age of guardian)	to receive amount of the said deposit
	on behalf of the nominee in eve	ent of my/our/minor's death	during the minority of the nominee	
Sig	nature/thumb impression of a	ıll applicants with date:		
	Mandatory			
	Authorised Signatory 1		Authorised Signatory 2	
**	Wit N C Cit			
	vo Witnesses Name & Signature tness required in case if thumb in			2ame as that appearing on valid ID Proof of the nominee.
	contents of the application forn		signature and employee code	
	applicant/ co applicant in		of sourcing employee	
<u>A</u> p	plicants' Consent and Confirma	<u>tion</u>		
unt	ue or misleading or misrepresenting, I am awar	e that I may be held liable for it. I/We here	by authorize BFL to pay the interest and Deposit amount (es therein, immediately. In case any of the above information is found to be false or upon maturity or upon the payment frequency selected by me/us, as the case may
I/W	e state that the amount being deposited is not o	out of borrowed funds or funds acquired by	accepting deposits from any other person or through any	y be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. "illegal or wrongful means. I/We confirm that I/we have read and understood the rs/representations furnished by BFL and after careful consideration, I/we am/are
mal	ring the deposit with the BFL at my/our own risk	and volition. I/We state that the first name	d depositor mentioned in this application should be treate	is representations furnished by BrE and after Calcut Chistocration, , we arrivate ed as the payee for the purpose of deduction of tax, under Section 194 A/195 of the or previosly submitted KYC, all deposit(s) held by me/us with BFL may be disclosed
by E fixe	FL to any statutory/regulatory authorities as and deposit with a survivorship clause, in the ever	d when required and to provide any additio nt of death of one of the depositors, BFL sh	nal document and/or information as may be prescribed by nall be discharged by paying the Fixed Deposit proceeds	y BFL/said authorities in relation to this application. I/we agree that in case of joint prematurely to the survivor/s on request. I/We further affirm that the payment of
l au	thorize BFL to use, verify, download, exchange	, share or part with all information relatin		agencies, its group companies, business partners with whom BFL has business
info	rmation and shall not hold BFL (or any of its gro	up companies or its/ their agents/represer		ncy as BFL may deem necessary or appropriate for use or processing of the said ed above and to seek/obtain any other information, relating to me, from any third
a.b	y verifying such details through the CKYCR numb	er (i.e., KYC Identifier/ KIN) provided by me		
	y furnishing such other details of Applicant, as m y obtaining such CKYCR number/KIN, through det		orm	
	I hereby confirm that there is no chang submitted to Bajaj Finance Limited.	je in my KYC status (i.e. my Identity	and Address documents) and these are same a	s per my KYC documents (towards identity and address proof)
Sig	nature/thumb impression of a	ıll applicants with date:		
A	 Mandatory for Authorised Sign 	gnatory 1	Mandatory for Authorised Signat	cory 2
In o	ase of thumb impression, 2 witno	esses name and signature are	required. Name of nominee should be s	same as that appearing on valid ID Proof of the nominee.
A	Witness 1		Witness 2	
			atazar I I I I	
	contents of the application form he applicant/ co applicant in		signature and employee code of sourcing employee	
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Terms and Conditions

ACCEPTANCE OF DEPOSITS:

- Bajaj Finance Limited (hereinafter referred to as the 'Company'/'BFL') may accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions cont nined herein
- The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed quardians of the minor on behalf of the minor and upon
- submission of such documents as may be required by the Company.

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

IOINT DEPOSITS:

- Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint representation may be in leader in Joint animes adoptive to a maximum of two applications 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
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application. Any instructions received from the Primary Holder through mobile number and/or email id registered in the name Primary Holder(while applying for Fixed Deposit), will be binding on all the joint holder(s). All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to the minor's account, if the FD is opened in minor's name.

 Any change in the joint holding of the deposit will only be considered upon receipt of joint written consent of all the deposit holders. In case of any dispute between the joint deposit holders, no change will be made in joint deposit holder details in the ED unless there is any secrific direction for rout of law.
- the FD unless there is any specific direction of court of law.

FIXED DEPOSIT RECEIPTS

- Electronic Fixed Deposit Receipt and the physical Fixed Deposit Receipts ("FDR") will be sent to email id and couriered to the depositor's address, respectively, as mentioned in the Application Form by Depositor(s). In case of change in KYC documents/ status of any of the Applicant, the Applicant shall immediately inform BFL regarding the
- said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC. Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and/or Group Companies of BFL.
- 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 BFL in lieu of such 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).

INTEREST:

- Individual applicants or primary applicants falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of up to 0.25% p.a. on Deposit amount of up to ₹5 (five) crore;
- amount of up to ₹ 5 (five) crore;
 Rate of interest for 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 (RBI).
 Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (a) the date of actual receipt application made through BFL online portal and associate partner portals, where BFL payment gateway/payment aggregator enabled by BFL, is used for making payment of the funds by the transfer of funds to the Customer; (b) the date of receipt of the funds by BFL where in case the deposit is placed through associate partner portal and, where payment gateway/payment aggregator enabled by of such associate partners are is used; and (c) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.
- The dates for interest payments are as follows:

 - te unterst payments are as noiwes:
 In case of Non-Cumulative Deposits:
 1. Monthly interest payments: Last date of month
 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 calculation methodology

 - 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
 - reap year. E.g., FD of 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 akhsx10%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/-

 - 2. Payment of maturity proceeds on holiday"

 i) 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

 ii) 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 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 different interest rate on a case to case basis (within the scope of Regulatory guidelines) at the vii) discretion of BFL management

NOMINATION:

- NOMINATION:

 Nomination facility is available to the individual applicants & sole proprietorship only and not available for other entities. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled 'Form DA 1' as prescribed by Reserve Bank of India. The "Form DA 1" is available in the branches of the Company & Company's website at https://www.bajajfinserv.in/fixed-deposit-terms-and-conditions ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).
- Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and riation of nomination (Form DA 3).

PAYMENT AND RENEWAL OF DEPOSIT

- The interest payouts, premature withdrawal proceeds and maturity proceeds(unless it receives any request for renewal within the prescribed period before the date of maturity, will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time by way of NEFT or RTGS. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch the cheque of such payment in favour of the Depositor in case of single Depositor or in favor of all the Depositors, in
- dispatch the cheque of such payment in favour of the Depositor in case of single Depositor or in favor of all the Depositors, in case of joint deposit, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection. In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will 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 request for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical

- application or through BFL Online Portal at least 24 hours before maturity date of deposit. Renewal of Deposits will be subject be the confinence and under terms and conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date. In case of renewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing Fixed Deposit.
- In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the cancelation request signed or consented by all the Deposit holders, shall reach the Company 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 sending by post/, courier to the Company or sending by post/, courier to the Company or a 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 withdrawal is permitted, provided the Deposit has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Deposit.

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

 Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death 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 deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company, (b) After 3 (three) months but before 6 (six) months from the date of the Deposit. Withdrawal of the Deposit will be permitted. However, Interest shall not be payable.
- (c) After 6 (six) months but before the date of maturity of the Deposit: Withdrawal of the Deposit will be permitted. Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being
- offered by the Company.
- offered by the Company.

 For prematurity, interest rates will be calculated as per table 1 of the Statutory advertisement on page 4 of this form.

 In case customer requests for prematurity of FD during intervening period e.g. after 23 months but before 24 months, interest penalty will be calculated on rates as applicable for previous month's slab. Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.
- vi)
- The prematurity proceeds will be credited in the same bank account as mentioned in the FD application form or such other bank account intimated by the deposit holder in writing to BFL subsequently.

LOAN AGAINST PUBLIC DEPOSIT:

- 'Loan against the deposit' facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. The loan amount cannot exceed 75% of Deposit amount. 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. When the application for loan against deposit is made either through offline or online mode, lien will be marked on the Deposit till all the outstanding dues under the said loan against deposit are duly repaid by the Depositor/s.

 The loan amount will be credited in the same bank account registered with BFL
- iii)

LOAN AGAINST PUBLIC DEPOSIT:

- Transforms I Post to Erroris.

 Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income
 Tax Act, 1961 except where appropriate Certificate/form as prescribed under the Income
 Tax Act, 1961 (refer to Form 15G/H
 enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the enclosed with the deposit application form) is turnished to Company's registered ortice at least 2 (two) months prior to the due date of payment 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 15G/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill Form 15 G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, ₹5,00,000 (Rupees five lacs only) for senior citizens and ₹5,00,000 (Rupees five lacs only) for super 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. 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 TSG/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

- 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. BFL will not be liable to pay interest on the TDS which is deposited with IT department on quarterly basis. 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 (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/for change in the back account where interest and/or maturity proceeds are to be credited shall be effected only.
- FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only
- upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications. The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission
- Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).

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

 The accompanying advertisement inviting fixed deposits forms part of the Deposit Application form
- Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune. Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment xii)

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 compliant account payee cheque drawn in favour of 'Raja' Finance Ltd. A/c 00070350006738' clearly stating the deposit amount along with the application number on the rear side of the cheque. In case of investment through cheque, application form along with the cheque and required documents may be submitted
- In case of investment through cheque, application form along with the cheque and required documents may be submitted with any of Company's branch or authorised distributors. In case Deposit is being placed through direct credit to the BFL investment account, Application form along with copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorised distributors For investment through NEFF,RTGS, please use the following details: Beneficiary Name: Baja Finance Ltd, Bank acc no. 2BAJAJFD (numerical account number is replaced by CMS Collection code ZBAJAJFD), Account type: current account, Bank Name: Industnd Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK www.bajajfinserv.in/fixed-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 +918.69801011
- +91 8698010101
- - (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;
 - The applicant can also introduce himself/herself by producing original of any one of the documents (which contains (b) The application and an introduce imaging interest by producing original of any ore of the documents (which towards the photograph of the application) 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

- 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.

 For any queries, visit our website https://www.bajajfinserv.in/reach-us. Select the <Email Us> tab and follow the directions
- to get your guery resolved. You may also call BFL Customer Care at 8698010101 or visit our nearest branch. This is not a toll free number and normal call charges will be applicable.

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

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

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

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

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

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

Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

A. Name of the Company: BAJAJ FINANCE LTD.

B. Date of Incorporation: 25th March, 1987

C. Profits/Dividends:

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

			(₹in Crore)
Financial Year	Profit (Sta	ndalone)	Dividend
ended on	Before Tax	After Tax	9/0
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500
31.03.2022	8,586.39	6,350.49	1000

D. Brief particulars of the management of the Company:

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

E. Names, addresses and occupations of Directors:

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

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

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

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

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

Payables		
<u>Trade payables</u> -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	762.58	0.27 666.04
Other payables -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	301.34	191.08
Debt securities Borrowings (other than debt securities) Deposits Subordinated debts Other financial liabilities	59,034.58 29,870.38 30,289.52 3,845.77 962.71	43,071.71 27,080.25 25,803.43 3,898.61 790.48
Total financial liabilities	125,206.90	101,639.74
Non-financial liabilities Current tax liabilities (net) Provisions	79.33 162.24	172.78 136.56

Total liabilities and equity	1 68 016 08	1 38 283 59
Total assets	42,055.88	35,938.74
Other equity	41,935.22	35,818.42
Equity share capital	1 20.66	120.32
Equity		
Total non-financial liabilities	753.30	705.0
other non-financial liabilities	511./3	395./3

ontingent	Liabilities	(Standalone)	

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

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

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

 The Company has no overdue deposits other than unclaimed deposits.
- The Company declares as under:
- The Company declares as under:

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

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

 jii) 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.

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

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

 Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Deposits may be withdrawn prior to the date of maturity subject to the regulations of the constant of
- eppneaton roun.

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

thanh the lates specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

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

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

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

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

1. Business carried on by the Company and its branches:

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment linancing, small business loans, loan against securities and infrastructure linancing, the Company is having its Branches at Agra, Ahmeedabad, Ahmednagar, Ajmer, Akola, Alappuzha, Allahabad, Ambala, Armavat, Armeil, Amrisarutcure linancing, and Ankoleshwar, Sansol, Aurangabad, Bagalikot, Bangalore, Baramatt, Bardoli, Bareilly, Barado, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhawangar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikane, Bilaspur, Bokaro, Bolpur, Borsad, Clutt, Chalispaon, Chandigarh, Chandrapur, Chennal, Chhindwara, Chikhli, Chiplun, Chitradurga, Chitatranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabho, Dahod, Dawagere, Denhadun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindqul, Durgapur, Bluru, Erode, Gandhidham, Goag, Gokak, Gubberga, Guna, Guntur, Gwaller, Haldia, Halol, Hassan, Haver, Himatina, Jajapur, Jandhar, Jajapur, Jandhar, Jajapur, Hantur, Gwaller, Haldia, Halol, Hassan, Haver, Himatina, Jajapur, Jandhar, Jajapur, Jandhar, Jajapur, Jandhar, Jajapur, Jandhar, Jajapur, Busapar, Hutu, Gwaller, Haldia, Halol, Hassan, Haver, Himatina, Jajapur, Jandhar, Jajapur, Manchar, Jajapur, Jandhar, Jajapur, Jandhar, Jajapur, Barda, Jajapur, Jandhar, Jajapur, Jandhar, Jajapur, Barda, Jajapur, Barda, Jajapur, Jandhar, Jajapur,

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

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

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158



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

Applica	ation Form No.:					
FATC	A/CRS Details for non-Indi	ividual Applic	ants (n	nanda	atory)	
Name o	of the entity					
Type of	address given at KYC: Residential or Business	Residential	Busine	ess	Registered Off	ice
	nddress of tax residence would be taken as a of any change, please approach KRA & notify		egistration A	Agency) d	atabase.	
PAN	Date o	of Incorporation/Reg	istration/Fo	ormation	D D M M	Y Y Y
LEI Nun	mber					
City of i	ncorporation	Count	try of incorp	oration		
Contact	t No.	Email ID				
Entity Co	onstitution Type: Partnership Firm HUF Limited Liability Partnership		AOP/BOI :al Person [Trust Othe		r
Please t	tick the applicable tax resident declaration –					
Is "Entity	y" a tax resident of any country other than Inc	dia? Yes	No			
	please fill below details for all countries (othe tion on the next page	er than India) in which	the entity is	a resider	nt for tax purpose	es as well as Ultimate Beneficiary Ownership (UBO)
	Country of tax residency	Tax Identification	number or	function	al equivalent	Identification type (TIN or other, please specify)*
Reason Reason In case	n A – The country where applicant is liable n B – No TIN required (Select this only if th n C – Any other reason the Entity's Country of Incorporation / Tax res n Entity's exemption code here	he authorities of the	respective y is not a Sp	e country pecified U	of tax residend S. Person,	
	(Please cons		ATCA & CR ax advisor fo			CA & CRS classification)
	the Entity Country of Incorporation/Tax exemption code are provided below in ta					mention entity exemption code ase of customer to mention the exemption code same.
Code				Code		Sub category
А	An organization exempt from tax under section 50° as defined in section 7701(a)(37)	1(a) or any individual retire	ment plan	G	A real estate inves	
В	The United States or any of its agencies or instrume	entalities		Н		ment company as defined in section 851 or an entity registered at all ax year under the Investment Company Act of 1940
С	A state, the District of Columbia, a possession of th subdivisions or instrumentalities	e United States, or any of t	heir political	1	A common trust fu	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	iii Jedilor Jor
E	A corporation that is a member of the same expan-		orporation	L		m tax under section 664 or described in section 4947(a)(1) t under a section 403(b) plan or section 457(q) plan
F	described in Reg. section 1.1472-1(c)(1)(i) A dealer in securities, commodities, or derivative fi principal contracts, futures, forwards, and options)			M	A tax exempt trast	tallect a section 405(b) pian of section 407(g) pian
PART A	laws of the United States or any state [To be filled by Financial Institutions or Direct	ct Reporting Non-Finar	ncial Entities	(NFEs)]		
We a	ıe a.	GIIN	(consists of	f 19 chara	cters)	
	icial institution	GIN	is applied	but not	et issued	
OR Direct	t reporting NFE					e sponsored by another entity, and indicate your sponsor's name below
Direct	treporting tit					and indicate your sponsor's name below
If GIIN	not available and If the entity is a financial in				<u> </u>	
	g (please fill any one as appropriate "to be fil			·		pry to.
1.	Is the Entity an active NFE		Yes Nature			30 declaration in the next section.) No
2.	Is the Entity a passive NFE		Yes _ Nature			30 declaration in the next section.) No

Name	of the entity	PAN	
	Constitution Type: Partnership Firm HUF Society	AOP/BOI Trust Liquidator	
,		ridical Person Others specify	
	list below the details of controlling person(s), confirming ALL cou H controlling person(s):	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 Tax ID No Or functional equivalent for each country	Beneficial Interest % Address type: Residential Business Registered Office	
2.	Name of Beneficial owner / Controlling person	Tax ID Type (TIN or Other, please specify) Beneficial Interest % Address type: Residential Business	Address - Include State, Country, PIN / ZIP Code Contact Details:
	country	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:
	Tax ID No Or functional equivalent for each country	Beneficial Interest % Address type: Residential Business Registered Office	
1.	PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others	Occupation Type - Service, Business, Others	Date of birth
	NREGA Job Card, Others City / Country of Birth Country of Tax residency	Others Nationality Father's Name	Gender: Male Female Third Gender / Others
	Tax ID No Or functional equivalent for each country		
2.	PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others	Occupation Type - Service, Business, Others	Date of birth
	City / Country of Birth	Nationality Father's Name	Third Gender / Others
	Tax ID No Or functional equivalent for each country		
3.	PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others	Occupation Type - Service, Business, Others	Date of birth Gender: Male Female
	City / Country of Birth Country of Tax residency	Nationality Father's Name	Third Gender / Others
	Tax ID No Or functional equivalent for each country		
Certifi	cation:		
oy me	e have understood the information requirements of this Form (re e / us on this Form is true, correct, and complete. I /We also con t the same.	ead along with the FATCA & CRS Instructions) and firm that I /We have read and understood the F.	d hereby confirm that the information provided ATCA & CRS Terms and Conditions below and hereb
I/ we hold c hold t	nration: understand that my/our purchase from the Company may create le itizenship or reside in. I/we shall be solely responsible for underta he Company liable under any circumstance in the event of a defau tors/ tax authorities the Company may also be required to report,	king and fulfilling any obligations that I/we may l It on my/our part in fulfilling the said obligations.	have under the laws of such country/ies and shall no I/ We agree that, as may be required by domestic
Sign	ature of first Authorised Signatory/ Signature o PoA holder/ Karta	f second Authorised Signatory/ PoA holder/ Karta	
	Seal of applicant entity		

Custome	er ID:		'FORM NO. 15G'		
Applicat	ion Form No.:	•	ection 197A(1), 197A(1A) a	•	
				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. Estim	ated income for which thi	is declaration is made			
11. Estim	ated total income of the I	P.Y. in which income mentioned in col	lumn 10 to be included		
		than this form filed during the previo			
			Aggregate amount of inco	ome for which Form No. 15G filed	
13. Detai	ls of income for which the				
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/inc the assessm referred to i	nd is truly stated. *I/We c x Act, 1961. *I/We further comes referred to in point nent year 2020	leclare that the incomes referred to in declare that the tax *on my/our esti- 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 to *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 referred to in column 11 *and the aggreg year 20 will not exceed the	on under sections 60 to 64 of 10 *and aggregate amount of n 31.03relevant to late amount of *income/income
Place	C	oate		Si	gnature of the Declarant
			PART II		
			nsible for paying the inco	ome referred to in column 11 of Part I]	
	the person responsible for the person responsible for	or paying BAJAJ FINANCE LIMITED or paying AABCB1518L		Unique Identification No.	
Complet	e Address: 4TH FLOOR, I	BAJAJ FINSERV CORPORATE OFFICE	, OFF PUNE AHMEDNAGA	R ROAD, VIMAN NAGAR, PUNE - 4110	14
	he person responsible fo		ail ID		
	,		nount of income paid Gros		
Date on	which Declaration is rece	ived DDMMYYYYY	Date on which the income I	has been paid/credited (DD/MM/YYYY)	M M Y Y Y Y
Place					
Date					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 Karta, Trustee, Partner, Proprietor, Authorised 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)
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

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

(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)
٧	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 / Form 60 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	Permanent Account Number or Form No. 60 of the unincorporated association or a body of individuals
iii	Power of Attorney (POA) granted to attorney holder to transact on its behalf
iv	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))
٧	Such information as may be required to collectively establish the legal existence of such Association or Body of Individuals
Vİ	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 **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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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 first 8 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.

		vernacular Declaration Form										
English		I/We confirm that the content of this Application / Terms and Conditions were read out and explained to me / us in English and I/We confirm to have understood the same.										
Hindi		मैं/हम यह पुष्टि करता हूँ/करती हूँ/करते हैं कि इस आवेदन/नियम एवं शर्तों की सामग्री को हिंदी में पढ़ कर मुझे/हमें समझाया गया था और मैं/हम उनके समझने की पुष्टि करता हूँ/करती हूँ/करते हैं।										
Bengali		আমি / আমরা নিশ্চিত করছি যে এই আবেদন / নিয়ম এবং শর্তাবলী সম্পর্কে বিস্তারিত সামগ্রীটি পড়েছি এবং আমাকে / আমাদের সেটা বাংলায় ব্যাখ্যা করে বোঝানো হয়েছে এবং আমি / আমরা এটিকে বুঝেছি বলে নিশ্চয়তা প্রদান করছি										
Tamil		இந்த விண்ணப்பம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.										
Punjabi		ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ/ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ ਮੈਨੂੰ/ਸਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਈ ਗਈ ਅਤੇ ਸਮਝਾਈ ਗਈ ਸੀ ਅਤੇ ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਸਾਨੂੰ ਇਸ ਦੀ ਸਮਝ ਲੱਗ ਗਈ ਹੈ।										
Urdu		میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست/ شرائط و ضوابط کے متن کو مجھے/ہمیں انگریزی میں پڑھ کر سنا دیا گیا ہے اور اس کی وضاحت کردی گئی ہے اور میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ میں/ہم نے اسے سمجھ لیا ہے۔										
Malayalam		ഈ അപേക്ഷ / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്ക്/ഞങ്ങൾക്ക് വായിച്ച്തരികയും മലയാളത്തിൽ എനിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ച്തരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.										
Gujarati		આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંયી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.										
Telugu		ఈ అప్లికేషన్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.										
Oriya		ମୁଁ/ଆୟେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାୟ/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତି ଜଣାଉଛୁ ।										
Kannada		ಈ ಮೂಲಕ ನಾನು/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.										
Marathi		मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/नियम व अटींमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.										
Assamese		মই/আমি নিশ্চিতি কৰিছো যে এই আৱেদন / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত বাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্ৰদান কৰিলো৷										
Konkani		ह्या अर्जाची/नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.										
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		Thank you for trusting us										
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me of Applicar eque/UTR No.	nt											
nount INR		Tenor Months ROI%										
nk name		Branch Account type										
nk account No.		IFSC Transaction date D D M M Y Y										

Write to us at wecare@bajajfinserv.in or call our IVR on 8698 01 01 01

This application acknowledgement is valid only till the issuance / rejection of the Fixed Deposit Receipt.

*Rate of Interest applicable and Interest payable on a Deposit will be calculated from the date of receipt/realization of amount by BFL.

For BAJAJ FINANCE LTD

