

BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for for Non-Resident Individuals (NRIs), Persons of Indian Origin (PIO) and Overseas Citizen of India (OCI)

HIGHEST SAFETY

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

Rate of interest (% per annum) valid for deposits up to Rs.5 crore (w.e.f 04th March 2023) from NRO (Non Resident Ordinary) account only

For New/Existing Depositor:

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

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

For senior Citizen Deposits:

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

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

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

Bajaj Finance Limited

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035.

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

**DEPOSIT APPLICATION FORM for Non-Resident Individuals (NRIs),
Persons of Indian Origin (PIO) and Overseas Citizen of India (OCI)**

BAJAJ FINANCE LIMITED

Date _____ Place _____ Code _____ Sub Code _____ Sourcing Channel: _____ SFDC Ref. No. _____ Application Form No. _____

To be filled by Bajaj Finance Ltd employee or authorised distributor

I/We apply for fresh or renewal (old deposit ID _____) of deposit

Mandatory

Mode of Payment (Not applicable for renewal application)

<input type="checkbox"/> RTGS/NEFT/IMPS	Beneficiary Name: Bajaj Finance FD , IFSC: INDB0000006 (all the 6 digits after B are zeroes) Bank A/c No.: ZBAJAFD (No space in Z, Bajaj & FD)# Bank Name: IndusInd Bank, Nariman Point, Mumbai	Note: Cancelled cheque mandatory for online transfer of funds Cheque/UTR No. _____ Cheque/Transaction date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
	<input type="checkbox"/> Cheque	Account payee cheque favoring "Bajaj Finance Ltd. A/c 00070350006738" (Name of 1st holder shall appear on the cheque. Else bank statement required) Bank Account No. <input type="text" value=""/> IFSC <input type="text" value=""/> Bank Name _____ Branch _____

#Numerical account number replaced with IndusInd Bank exclusive collection code – "ZBAJAFD".

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.
 Bank Name _____
 IFSC
 Branch _____

Mandatory

Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)
<input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000 <input type="checkbox"/> 2,00,000 <input type="checkbox"/> 3,00,000 <input type="checkbox"/> 5,00,000 <input type="checkbox"/> Other <input type="text" value=""/>	_____	<input type="checkbox"/> 12 <input type="checkbox"/> 15 <input type="checkbox"/> 18 <input type="checkbox"/> 22 <input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 33 <input type="checkbox"/> 36 <input type="checkbox"/> <input type="text" value=""/> <input type="text" value=""/> other tenor	_____

Interest Payout Instruction	Instruction on maturity
<p>Cumulative Scheme</p> <input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings) <p>Non-Cumulative Scheme</p> <input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly	<input type="checkbox"/> Renew Principal + Interest (recommended) <input type="checkbox"/> Renew Principal only <input type="checkbox"/> Pay at maturity (default if not selected)

Deposit payable to: First Holder Anyone or Survivor Either or Survivor

Note: First Holder will be treated as default option in case of single applicant or in case no option chosen.

Renewal will be subject to receipt of the renewal application form at least 24 hours prior maturity date as per the T&Cs.

After filling this form, what next?

Step 1 Day 1	Step 2 Day 2-3	Step 3 Day 3-4	In case you don't hear from us...
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt	
Complete application form is submitted at Bajaj Finance branch.	Fixed Deposit Acknowledgement (FDA) will be sent on your registered mobile number and email ID from noreply@bajajfinserv.in.	Fixed Deposit Receipt is dispatched after completion of step 1 and 2.	There could be a possibility of application on hold due to documents pending or discrepancy in payment details.
- In case being assisted by Bajaj Finance representative/ authorised partner, please check with them if form is submitted at Bajaj Finance branch.	- You should expect the acknowledgement within 2 days after completion of step 1.	- Physical FDR is dispatched to the registered communication address within 3-4 days. Additionally a digital FDR is sent on your registered email ID.	- Request you to contact your Bajaj Finance representative/ authorised partner.

Customer's Consent and Confirmation

- I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We state that the amount being deposited is not out of borrowed funds or funds acquired by accepting deposits from any other person or through any illegal or wrongful means. I/We confirm that I/we have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/we am/are making the deposit with the Company at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, under Section 194 A/195 of the Income Tax Act, 1961, as may be applicable. I/We agree that any and all information provided by me/us in this application, all deposit(s) held by me/us with BFL may be disclosed by BFL to any statutory/regulatory authorities as and when required and to provide any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application.
- I/we state that the deposits have been placed by debit to the NRO account and the amount does not represent inward remittance or transfer from NRE/ FCNR (B) account.
- I hereby confirm that, I was not physically solicited by any person for placing Fixed Deposit and that I, personally verified on the website of Bajaj Finance Limited www.bajajfinserv.in and reached out to _____ for the purposes of document collection and verification only.
- I authorize BFL to use, verify, download, exchange, share or part with all information relating to this application to credit bureaus/credit reference agencies, its group companies, business partners with whom BFL has business relationship, financial institutions, Credit Information Companies ("CIC"), NeSL, NSDL, Central KYC Registry (CERSAI) or any authorized third-party agency as BFL may deem necessary or appropriate for use or processing of the said information and shall not hold BFL (or any of its group companies or its/ their agents/representatives) liable for use/sharing of the information as stated above and to seek/obtain any other information, relating to me, from any third party. In the event I/w am/are found to be an existing customer of BFL.
- I/we authorize BFL to use my/our existing KYC registered with BFL for this application. I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered as per the KYC form submitted separately.
- CKYC Consent -
 I/ We hereby authorize BFL to verify/check/obtain/download/upload/update my/ our KYC details from/with the Central KYC Registry (CKYCR):
 a. by verifying such details through the CKYCR number (i.e., KYC Identifier/ KYC Number - KIN) provided by me/ us or
 b. by furnishing such other details of Applicant, as may be permitted by CKYC Registry or
 c. by obtaining such CKYCR number/KIN, through details shared by me/ us for this Application Form.
- I/We hereby consent for receiving information from Central KYC Registry through SMS/Email on my/ our registered number/email address.

Signature/thumb impression of all depositors with date*:

First Applicant	<input type="text"/>	Joint Applicant	<input type="text"/>
Signature of witness in case of thumb impression	<input type="text"/>	Signature of witness in case of thumb impression	<input type="text"/>

FATCA/CRS Details for Individual Applicants (mandatory)

Below information is required for all applicants/guardian

	Place / City of Birth	Country of birth	Country of current residence	Country of citizenship/nationality
First applicant/guardian				India <input type="checkbox"/> USA <input type="checkbox"/> Others.....
Second applicant				India <input type="checkbox"/> USA <input type="checkbox"/> Others.....
Third applicant				India <input type="checkbox"/> USA <input type="checkbox"/> Others.....

Are you a tax resident (i.e. are you assessed for tax) in any other country outside India? Yes No

If 'yes', please fill below details for all countries (other than India) in which you are a resident for tax purpose i.e where you are a citizen/resident/green card holder/tax resident in the respective countries

	Country of tax residency	Tax Identification number or functional equivalent*	Identification type (TIN or other, please specify)	If TIN is not available, please tick the reason A,B or C (as defined below)
First applicant/guardian				Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Second applicant				Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Third applicant				Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

*SSN, International passport, Driving license

Reason A→The country where the applicant is liable to pay tax does not issue Tax Identification numbers to its residents

Reason B→No TIN required (select this ONLY if the authorities of the respective country of tax residence do not require the TIN to be collected)

Reason C→Others, please state the reason thereof.....

Address type of first applicant	Address type of joint applicant	Address type of joint applicant
Residential <input type="checkbox"/> Registered <input type="checkbox"/> Business <input type="checkbox"/>	Residential <input type="checkbox"/> Registered <input type="checkbox"/> Business <input type="checkbox"/>	Residential <input type="checkbox"/> Registered <input type="checkbox"/> Business <input type="checkbox"/>

I/ we understand that my/our purchase from the Company may create legal, tax or other financial/ reporting obligations for me/us under the laws of the country of which I/we hold citizenship or reside in. I/we shall be solely responsible for undertaking and fulfilling any obligations that I/we may have under the laws of such country/ies and shall not hold the Company liable under any circumstance in the event of a default on my/our part in fulfilling the said obligations. I/ We agree that, as may be required by domestic regulators/ tax authorities the Company may also be required to report, reportable details to CDBT or close or suspend my/ our applications/ contracts.

Date & Place: _____ Date & Place: _____

Signature/Thumb impression of first applicant _____ Signature/Thumb impression of joint applicant _____

*In case of thumb impression, the sourcing official to sign near the thumb impression stating that the contents of the application form are informed and clarified to the applicant/ joint applicant

KYC DOCUMENTATION FOR OPENING ACCOUNT

(A) KYC Documentation for Opening NRI/OCI/PIO Fixed Deposit Account (Individual):

- (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:
 - a. Valid Passport (mandatory). In case of PIO/ OCI, additionally obtain PIO card/ OCI card
 - b. For determining NRI/OCI/PIO status of the depositor, obtain copy of Valid Visa mentioning validity and type of Visa (i.e. single entry/ multiple entry/ Residence permit/ work permit etc.);

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
i	Valid Passport	Valid Passport
ii	Valid Driving Licence	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	-	Overseas Address Proof (indicative documents): a. Overseas Driving License. b. Document issued by Government Department of Foreign jurisdiction (Work/ Resident Permit, Social Security Card, etc. c. Letter issued by Foreign Embassy or Mission in India.

* Obtaining a **Certified Copy** by **Reporting Entity** (this includes BFL) 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 BFL"

Alternatively, OVDs of Non-Resident Indians, OCIs and PIOs may be certified as Original Certified Copy by any one of the following:

- Authorised officials of overseas branches of Scheduled Commercial Banks registered in India,
- Branches of overseas banks with whom Indian banks have relationships,
- Notary Public abroad,
- Court Magistrate,
- Judge,
- Indian Embassy/Consulate General in the country where the non-resident customer resides.

** To Ensure that the **Aadhaar No.** (on copy of Aadhaar Letter/Aadhaar Card obtained), must be **redacted or blackened** and it is **not legible** and the Aadhaar No. should **not be entered/stored in any system**.

- (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

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

Vernacular Declaration Form

English	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	இந்த விண்ணப்பம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறோம்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	मैं/असिं पुरती वरदे हं कि इस बिना-पत्र/निजम अउ शरतं दी समगरी मैठूं/सठूं पंजाबी बिच पढ़ के सुहायी गयी अउ समझायी गयी सी अउ मैं/असिं पुरती वरदे हं कि सठूं इस दी समझ र्ग गयी है।
Urdu	<input type="checkbox"/>	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	<input type="checkbox"/>	ഈ അപേക്ഷ / 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/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 કરે છું/કરીએ છીએ.
Telugu	<input type="checkbox"/>	ఈ అప్లికేషన్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులో చదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତ କରୁଅଛୁ ।
Kannada	<input type="checkbox"/>	ಈ ಮೂಲಕ ನಾನು/ಪತ್ನಿದಲಿರುವ ನಿಯಮ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/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 / 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/नेम आनी अटीची सामुग्री कोंकणी भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

Signature of first applicant

Signature of joint applicant