SYSTEMATIC DEPOSIT PLAN (SDP) APPLICATION FORM (For Resident Indian individuals only) **BAJAJ FINANCE LIMITED**



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

Date	Place	Code	Sub Code	Sourcing Channel:	SFDC Ref. No.	Application Form No.	Scheme
To be filled by Bajaj	Finance Ltd employ	ee or authorised dis	stributor				

Rate of interest (% per annum) valid for systematic deposits up to Rs.5 crore (w.e.f 22nd December 2022)

Table 1				
Period (except	Cumulative rates of interest			
table 2)	For Depositors other than Senior Citizens	For senior citizens		
12 - 23 months	7.05%	7.30%		
24 months	7.50%	7.75%		
25 - 35 months	7.25%	7.50%		
36 - 60 months	7.50%	7.75%		

	Table 2		
Period	Cumulative rates of interest		
Pellod	For Depositors other than Senior Citizens	For senior citizens	
15 months	7.20%	7.45%	
18 months	7.25%	7.50%	
22 months	7.35%	7.60%	
30 months	7.30%	7.55%	
33 months	7.30%	7.55%	
39 months	7.60%	7.85%	
44 months	7.70%	7.95%	

Important points

- 1. Only one of the above special category benefit is allowed to the depositor. The Depositor category will not change during the SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout the SDP tenor.
- 2. Minimum deposit amount under systematic deposit plan is ₹ 5,000/- per deposit.
- 3. Once systematic deposit relationship (i.e. all the deposit under this SDP) exceeds ₹ 5 crore, the rates 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).
- 4. If a depositor under Plan 1 of SDP i.e. Monthly Maturity Scheme, wants to renew his

"Bajaj Finance Ltd. A/c 00070350006738"

#Numerical account number replaced with IndusInd Bank exclusive collection code - "ZBAJAJFD".

(Name of 1st holder shall appear on the cheque. Else bank statement required)*

- deposits, a separate renewal form should be filled for every deposit. Renewal under Plan 2 of SDP i.e. Single Maturity Scheme, is not allowed.
- 5. In SDP, each Deposit will be treated as separate Fixed Deposit and separate Fixed Deposit Receipt (FDR) will be issued with the tenor that will be computed from the date of such respective Deposit.
- 6. Under Plan 2 of SDP, tenor of deposits under NACH will be such that the maturity date coincides with the first deposit. The ROI applicable for each such deposit will be ROI prevalent on the date of receipt of funds by BFL and which is prevalent for the tenor of the

Deposit details

1. Deposit payable t	o 🗌 First holder 🗌 Either or Surv	rivor		
2. Deposit option	Cumulative			
3. Deposit amount	(in figures)	(i	(in words)	
4. Date of Deposit th	nrough NACH mandate 🗌 3 rd 🔲 7 th	☐ 12 th of eve	f every month	
5. Plan 1 - Monthly A	Maturity Scheme		5. Plan 2 - Single Maturity Scheme	
a. Tenor for every Deposit (Choose between 12 to 60 months) months b. Monthly Deposit Range (Choose between 6 to 48 deposits) + 1st deposit by cheque		by cheque	a. Tenor for first Deposit (Choose between 19 to 60 months) months b. Monthly Deposit Range (Minimum 6. Maximum should be above-chosen Tenor less 13 months) + 1st deposit by cheque	
Mode of Paymen	${f t}$ (Not applicable for renewal application	1)		
RTGS/NEFT	Beneficiary Name: Bajaj Finance FD, IFSC: INDB0000006 (all the 6 digits after B are zeroes) Bank A/c No.: ZBAJAJFD (No space in Z, Bajaj & FD)# Bank Name: IndusInd Bank, Nariman Point, Mumbai	Cheque/Ti	Cancelled cheque mandatory for online transfer of funds ue/UTR No. ue/Transaction date D D M M Y Y Y Y Account No.	
Cheque	Account payee cheque favoring	IFSC		

Bank Name

Branch

After filling this form, what next?

Step 1	Step 2	Step 3	In case you don't hear from us	
Day 1	Day 2-3	Day 3-4		
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.	
	© - 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.		

🗑 For your benefit, maturity proceeds are paid to your same bank account. However, you can change your bank account later by submitting a request and a cancelled cheque to us.

First Applicant Details (mandatory)
New Customer (please fill in the KYC form given in page 8)
Existing Customer (Customer ID) Or Deposit ID
If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 8
CKYCR No./ KIN (non-mandatory)
Name Mr. Ms. Mrs.
Name Mr. Ms. Mrs. F R S T M D D L E L A S T M D D L E L A S T M D D L E L A S T M D D L E D D D D D D D D D
(if applicant is minor) Applicant's Date of birth DDDMMYYYYY Applicant's/Guardian's Mobile No.
PAN/Form 60 (in absence of allotment of PAN) Applicant's/Guardian's Email ID
Form 15G/H submitted? Yes No
Note: you can also update forms 15 G/H later through our customer service portal Experia. Refer clause 9 (i), (ii) and (iii) in T&C.
Category (tick as applicable) Relative of Director Director or Promoter of BFL Employee Senior Citizen (60 years or above)
Shareholder (DP/Client ID)
Second Applicant Details
New Customer (please fill in the KYC form given in page 8) Existing Customer (Customer ID) Or Deposit ID
If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login.
In case of existing customer, if there is a change in any KYC information, please ask for a separate KYC Form from your Bajaj Finance representative/authorised partner.
CKYCR No./ KIN (non-mandatory) F R S T M D D E L A S T M D D E E E A S T E E E E E E E E E
Name Mr. Ms. Mrs.
Guardian's Name FIRST MIDDLE LAST LAST Electrical State LAST Electrical State Electrical St
(if applicant is minor) Applicant's Date of birth DDDMMYYYYApplicant's/Guardian's Mobile No.
PAN/Form 60 (in absence of allotment of PAN) (mandatory) Applicant's/Guardian's Email ID
Category (tick as applicable) Relative of Director Director or Promoter of BFL Employee Senior Citizen (60 years or above)
Shareholder (DP/Client ID)
Nomination to Deposit: Form DA 1: u/s 45 QB of RBI Act 1934 (Highly recommended to nominate)
Should you need time to make up your mind, you can nominate later
☐ I/We above named depositors do not wish to nominate ☐ I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the
amount of this deposit may be returned by Bajaj Finance Limited
1. *Name & Address of the Nominee
Relationship with depositor
Please enter Date of Birth of the Nominee in DD/MM/YYYY
Email ID of Nominee
2. *As the Nominee is minor on this date, I/We appoint (Guardian Name
to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee
address to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee Did you know: Once nominee becomes major, the guardian details become null and void
Signature/thumb impression of all applicants with date:
Mandatory for first applicant/guardian
Mandatory for first applicant/guardian
In case of thumb impression, 2 witnesses name and signature are required. Name of nominee should be same as that appearing on valid ID Proof of the nominee.
Witness 1 Witness 2
Withess 1 Withess 2
The contents of the application form were explained signature and employee code
to the applicant/ co applicant inlanguage. of sourcing employee
%
Thank you for trusting us
•
Provisional Receipt (Please see overleaf) Application Number
Name of Applicant
Cheque/UTR No.
Amount INR Tenor Months No. of Deposits
Plan opted for Single maturity scheme Monthly maturity scheme
Bank name Account type
Bank account No. IFSC Transaction date D D M M Y Y Y

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

 $^{^*}$ This Provisional Receipt is valid only till the issuance / rejection of the Fixed Deposit Receipt

Applicants' Consent and Confirmation

Applicants' Consent and Confirmation

I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BRT") are true, correct and up to date and I/We am/are obliged to keep BRI. immediately updated of any change in the information provided by me in this Application Form. I/We hereby suthorize BRI to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by mey us. The same 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 accounts are may be instructed by me/us (jointly) in writing to BRI during them 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 BRI and after careful consideration, I/We am/are making the deposit with the BRI at my/our own risk and volition. I/We state that the list named depositor mentioned in this application bould be treated as the payee for the purpose of deduction of tax, under Section 194/195 of the Income Tax Act, 1961, as may be applicable. I authorize BRI to use, verify, download, exchange, share or part with all information relating to this application with credit bruesus/credit reference agencies/ any redit rating agency/credit information companies, USCIO, NeSL, NSDL, Central KYC Registry (CRSA) Reserve Bank of India, GST Portal, ICBII/CSBII, Information Utility, Proteon eCov Technologies Ltd/UTII Information relating to this application of the submitted information formation companies, statutory bodies, empanelled merchants, as BRI may deen mecessary or appropriate for use or processing of the said information form

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

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

- 2) by furnishing such other details of Applicant, as may be permitted by CKYC Registry or
 3) by obtaining such CKYCR number/KIN, through details shared by me/ us for this Application Form
 b) I/ We hereby consent forreceiving information from Central KYC Registry through SMS/Email on my/ our registered number/email address
 Aadhar eKYC/OKY consent:
 a) I voluntarily opt for Aadhaar e-KYC or offline verification(OKYC) or OVD KYC and submit to the BFL my Aadhaar number, Virtual ID, e-Aadhaar,
 XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face
 authentication details and/or bio metric information (collectively, "Information").
 b) I am informed by the BFL, that:
 (1) submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of
 physical kYC with officially valid documents other than Aadhaar. All options were given to me.
 (ii) For e-KYC/Offline verification, BFL will share Aadhaar and polions were given to me.
 (iii) For e-KYC, Offline verification, BFL will share Aadhaar number and/or biometrics with CIDR/UIDAA, and CIDR/UIDAA will share with BFL,
 authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the
 informed purposes mentioned in 4(d) below.
 c) In case of OKYC, I shall share the share Code or confirm on the auto populated shared code, as the case may be for successful XML file
 download and upload as contemplated under applicable law to complete my offline KYC process.
 d) I authorise and give my consent to the BFL (and its service providers), for following informed purposes:
 (i) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and BBI guidelines, or for establishing my identity, carrying
 out my identification, offline verification or e-KYC, or Yes/No Authentication, demographic or other authentication/verification/
 identification as may be permitted as per applicable law, for all ac

- (ii) Orbecting, Staning, Storing preserving intormation, maintaining fectors and using the information and authentication/verinication/



Signature/thumb impression of all applicants: Mandatory for first applicant/guardian

The contents of the application form were explained to the applicant/ co applicant in language.

Terms and Conditions

ACCEPTANCE OF DEPOSITS:

- **USITS:**d (hereinafter referred to as the **'Company/BFL**' shall accept fixed deposit ("**Deposit"**) under the Systematic Deposit Plan (SDP) under Plan ty Scheme or Plan 2 i.e. Single Maturity Scheme, selected by the Applicant at its sole and absolute discretion and subject to the terms and therein
- conditions ontained herein.

 The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age, (b) is of sound mind; (c) can understand, write In English Banquage, (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application, provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
- y the Company.. sny does not accept deposits under Systematic Deposit Plan from foreign nationals, Person of Indian Origin and Non-Resident Indians (NIT
- required by the Company.

 The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the SDP Application Form (*Application*). In the Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the SDP Application Form (*Application*). In the event amount received by the Company for placing Deposits it less than the minimum amount prescribed in this regard, the Company for placing Deposits it less than the minimum amount prescribed in this regard, the Company for placing Deposits it less than the minimum amount prescribed in this regard, 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 deman an interest equivalent to 12M cumulative ROI applicated to the particular customer category at the time of application in case of cases in which depositor has not been identified and cases put on hold due to any reason. The said amount will be refunded within 10 (ten) business days. Deposits shall not be accepted in cash or transfer from MRO/NER Account.

 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.

 The maturity period of each monthly Deposit created under Monthly Maturity Scheme of SDP shall be for a minimum period of 12 months to a maximum period of 60 months. The Applicant will have option to choose between 6 to 8 mumber of monthly beposits under monthly maturity scheme.

 In case of single Maturity Scheme of SDP the Port Stand Port of this application form. All deposits under the said Single Maturity Scheme of SDP will be sused or each monthly Deposit. The Deposit to match the same towards fixed maturity will remain the same for all the deposits booked thereunder. Accordingly, the Tenor of first deposit will be applicable to lab the futu

- | JOINT DEPOSITS:
 | Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the company and (c) meet the eligibility criteria specified by the company and (c) meet the eligibility criteria specified by the company and (c) meet the eligibility criteria specified by the company and (c) meet the eligibility criteria specified by the company and (c) meet the eligibility criteria specified by the eligibility criteria specified by the eligib

- FIXED DEPOSIT RECEIPTS
- Fixed Deposit McERPIS

 Threated deposit under the SDP, a separate Fixed Deposit Receipts ("FDR") will be issued by BFL.

 In case of change in KY. Goruments/status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the

 revised KY. Goruments/ 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/subsidiany and /or forup Companies of BFL.

 Applicants acknowledge that, as against each deposit of money (either through cheque/NACH), a separate FDR for each deposit will be generated and delivered to Applicant by BFL. However, upon loss of such FDR (for any reason) and upon request received by BFL. FDR will be re-issued by BFL in lieu of lost FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

- INTEREST:

 The fixed deposit will be booked at the rate of interest prevailing on the date of each Deposit under the SDP.

 In case of Single Maturity Scheme of SDP, since the date of maturity for all the deposits is same, the rate of interest payable to the Applicant will gradually be reduced basis the Tenor of respective Deposit booked under the said option.

 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 amount of up to \$5 (five) crore.

 If the applicant becomes as senior citizens subsequent to placing of first Deposit, the applicant will not be eligible for the senior citizen benefit for subsequent monthly deposits made under the same SDP.

 The Depositor cracepopy will not change during the SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout the SDP Tenor.

 Peopositor (Individual denositie ands) intending to remain her SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout
- rerior. or (individual depositor only) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to Rs. 5
- v)

- Depositor (individual depositor only) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to Rs. 5 Crore. Additional rate for interest for bulk deposits for more than Rs. 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 for bulk deposits for more than Rs. 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.

 The Deposits under SDP will be considered as cumulative deposit and interest will be paid on maturity only.

 Once the applicant selects the deposit plany/scheme specified in the Application at the time of placing the Deposit, Tenor and interest payout frequency, the applicant will not have the option to subsequently review the deposit plany/scheme.

 The interest will be paid through National Electronic Funds Transfer (NETP)/ Real Time Gross Settlement (RTGS) only. In case of any respection of such instruction for NMY/ 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.
- от эпильноги у ше сопрату rrom its Dank about such rejection.
 ix) In case of change in the rate of interest under the SDP, the same will be communicated to Applicant by acceptable mode of communications like publishing on website, SMS, email, WhatsApp message.

- NOMINATION:

 Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled Form DAT's prescribed by Reserve Bank of India. The Form DAT's available in the branches of the Company S company's velosite at https://www.bajafinservi.in/fixed-agreements-terms-and-conditions ("WebSite"). Nomination made by the depositor/applicant(s) in the manner perscribed by the Company, shall be binding on all the joint depositor/applicant(s). The nominee appointed by the Applicant(s) through this Application or by submitting Form DAT's hall be valid and applicable for all the deposits made under the SPD unless a separate nomination is declared by the applicant(s) by or 3 caprates Form DAT's specifying the deposit number. In case the Applicant(s) wish to change the nominee and/or add the nominee then the Applicant(s) will be required to submit a separate Application form for such cancellation or variation. Any change and variation in the Nomination will be applicable only the EPI for which From DAT's been submitted.

 Upon request of the depositor(s) for cancellation of nomination the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and for changes (variation) in nomination, the Company will share Form DA2' and fo

- PAYMENT AND RENEWAL OF DEPOSIT

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

 The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal for each such deposit with the prescribed period before the date of maturity. The payment will be made through NEFT/RIGS or account payee cheque (in case of rejection of transfer by NEFT/RIGS), to the bank account of the deposit or mentioned in the Application.

 In the event of death of the sole depositors and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be transfered by the Company in this regard. In the event of death of the sole depositors of all or deposits and/or all the 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 monisation by the sole deposits of the Deposit amount including interest thereon will be transfered to the legal heirs of the decased depositors, the Deposit amount including interest sherical will be added to the legal heirs of the depositors, the nominee's right to receive the amount of Deposit including interest sherical provides and the depositors of the depositors of
- amounts in trust for the legal heirs.

 In case of renewal of deposit under Monthly maturity scheme of SDP, the depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL alteast 24 hours before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post, Counier to the Company or to the independent financial advisors or national distributors empanelled with the Company, No requests for enewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposits holders. Renewal of Deposits will be subject to the rate of interest and other terms 8 conditions prevailing on the date of the companied by the proposition of the date of the companies of the companie

- renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null \(\tilde{e}\) void post its maturity date. Renewal is not allowed for deposits created under Single maturity scheme.

 In case where the depositor has posted for renewal of deposit under monthly maturity scheme of SDP through renewal application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so as to reach the Company atleasts (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 are to the independent financial advisors or national distributors empanelled with the Company, No requests shall be accepted post the above-mentioned period. Under Single maturity scheme of SDP if three is a bounce or NACH during its fenor then the deposit for that particular monthlys will not be booked and the Tenor of such option including the number of installments selected by the Applicant will not be increased/ extended.

 In case of death of the Primary depositor, the SDP will come to an end and NACH will not be presented for further creation of deposits after receipt of such information about the death. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposits.

- nitted for either one or more deposit under the SDP provided the FD has completed more than 3 months from the date of ised in accordance with the terms and conditions applicable to Fixed Deposit.
- death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit.

 quest form for pernature withdrawal will have to be given by depositor(s).

 Soulists may be withdrawan prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that

 mature withdrawal of Deposit (including death cases) is subject to the following conditions:

 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 permaturely (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 nomineer [eggla heit(s) of the deceased depositor, upon the request of

 surviving depositor/s/nominee/ legal heit, as the case maybe, and only subject to submission of proof of death and other requisite documents to

 the satisfaction of the Company.

 After 3 (threel) months but before 6 (six) months from the date of the Deposit: interest shall be payable at a rate which is 2% lower than the rate specified

 for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower

 than the lowest rate being offered by the Company.

 Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor,

 before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

- Chan Acadistry Deputition Propriet in the control of the Deputition of the Deputitio iii)

OTHER TERMS

- DIFFER TEMS
 The Applicant Is required to make the first deposit through netbanking, e-mandate or account payee cheque. The subsequent monthly deposits will have to be made by issuing National Automated Clearing House (NACH) mandate of upresisted with Applicant's Bank, which will be presented once in a month on the date specified by the Applicant. However, until successful registration of the NACH mandate, no subsequent Deposit shall be booked by the Company under the SDP. For the Sake of clarity, any subsequent deposit after the first deposit is not acceptable through any other payment mode, except through NACH mandate.

 In case of dishonour of NACH mandate, deposit will not be booked for such month and NACH mandate will be presented in the next month as per SDP. In such case, Ienor of SDP selected by the Applicant shall NOT be extended for equal number of months for which the NACH stood dishonoured.

 Et will not collect bounce charges for the NACH dishonour. However, it may be noted that the Applicant's SBM kmay levy Bounce charges for each NACH dishonour and BFI, shall not be led liable for the same in any manner.

 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 endosed with the application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of Interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds 5,2000/. (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh firm 15G/H to revery assessment year. Non-submissions of relevant from or submission of Incomplete/Incorrect form may result in the deduction and BH will not be responsible for the same. Applicant can also fill form 15G/H though Expensit. However, if the aggregate amount of intere

- origin) rheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant.

 In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the backcount 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.

 He 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.

 Any Company change in will send the address physical, email copy of ID, such bank account communication etc., within mentioned in 10 (ten) days of the Application such shall be failure of effected transmission by the Company only on the basis of written instruction signed by all the concerned deposit holder(s). The Company reverseves 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 Application of Courts at Plune.

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

 By submitting this Application, the Applicant(s) hereby expressly consert and authorise BH/ its representatives/fits agents/ its business partners/fits group companies. If its affiniates to send the Applicant any communication regarding products/services offered by them using various communication channels, such Depositor can cancel his /her YACH mandate anytime in between 4 stop the systematic deposits payment. However, once cancelled, soft mandate wi is bounced - for three times consecutively due to financial reasons.

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

- 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 application form should be duly filled and signed by all the applicant(s). The lists deposit under the 50°s should mandatomly be made by retheaking, e-mandate or using a CTS compliant account payee cheque drawn in favour of Bajal Finance Ltd. AC 0007350000738; clearly stating the deposit amount along with the application number on the rear side of the cheque and by submitting required documents with any of the branch or authorised distributor of the Company. Introduction all the applicants compulsory. Such introduction may be by any one of the following methods:

 (a) The applicant can obtain introduction from any other fixed deposit holder with BET. The said existing depositor will be required to disclose his/her name, Customer IDI / account number and fixed deposit receipt (PBR) number and other information as sought to the satisfaction of BET;

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

- 11. IMPORIANTINFORMATION

 Subsequent/Monthly deposite refers to representation of NACH once in a month on a date specified by the applicant while opting for the SDP.

 In case of any change in maximum Tenor of the FD (which is 60 months as on date) the maximum Tenor as per the regulatory statutory guidelines prevailing on the date of booking FD or as optical in the SDP, whichever its ess will be followed.

 In the event of non-repayment of the Deposit or part thereof a sper the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Numbar Benchal: et fine for, Fountian Telecon, Building 1, Mahartia Gandhi Road, Fort, Numbai, Maharashtra 400 001.

 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 for reflect.

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

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.

Systematic Deposit Plan (SDP) (for Resident Individuals only): Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. 22nd December 2022)

Table 1				
Period (except	Cumulative rates of interest			
table 2)	For Depositors other than Senior Citizens	For senior citizens		
12 - 23 months	7.05%	7.30%		
24 months	7.50%	7.75%		
25 - 35 months	7.25%	7.50%		
36 - 60 months	7.50%	7.75%		

- Minimum deposit amount under SDP is ₹5,000/- per Deposit
- Minimum deposit amount under SDP is \$5,000/- per Deposit.

 The SDP is offered only to Indian residents.

 In SDP each Fixed Deposit (referred as "Deposit") will be treated as separate Deposit and separate Fixed Deposit Repeting ("PDP") will be issued with tenure that will be computed from the date of such respective Deposit.

 In case of Monthly Maturity Scheme, the Depositor will have option to choose between 6 to 48 number of monthly Deposits under SDP.
- e) In case of Single Maturity Scheme, the Depositor will have option to choose between 6 to 47 number of monthly Deposits under SDP.
- f) The maturity period of each monthly deposit created under Monthly Maturity Scheme of SDP shall be for a minimum period of 12 months to a maximum period of 60 months
- g) In case of Single Maturity Scheme of SDP the SDP Tenure shall be for a minimum of 19 months to maximum of 00 months. All Deposits under the said Single Maturity Scheme 105 PW ill mature on a same date. Accordingly, the heurie of first Deposits under the said Single Maturity Scheme will be as per the SDP Tenure selected by the depositor and the tenure of each Deposit placed after the first Deposit will gradually reduce in order to match the same towards fixed maturity date.
- first Deposit will gadeally reduce in order to markt the same towards fixed maturity date

 1) Bajaj Finance Ltd("Company") will book Deposit at the rate of interest prevailing on the date of
 each Deposit as per the tenor selected under the SIP.

 1) Subject to approval of Application by BFI, interest payable on a Deposit will be calculated from (i)
 the date of application made through BFI, portal and associate partner portals, where payment
 gateway/payment aggregator enabled by BFI, is used for making payment by the Customer; (ii)
 the date recipied to the funds by BFI where the deposits is placed through associate partners are used, and
 (iii) the date of realization of amount by BFI, where the possits is placed through associate partners are used, and
 (iii) the date of realization of amount by BFI, where the payment is made by sheque or any other
 mode. The interest will be applicable from date of booking of Deposit.
- The Deposits under SDP will be considered as cumulative deposit and interest will be paid on

The amount towards the first Deposit under the SDP shall be made through internet banking, e mandate or account payee cheque. The subsequent deposits will have to be made by issuing National Automated Clearing House (NACH) mandate duly registered with depositor's Bank, which will be presented once in a month on the date specified by the depositor. However, until successful registration of NACH mandate, no subsequent Deposit shall be booked by the Company under the SDP.

For the sake of clarity, any subsequent Deposit after the first deposit is not acceptable through any other payment mode, except through NACH mandate.

- any unier payment mode, except through NACH mandate.

 Is 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 uplon 25% ps. pa. per Deposit amount of up to 5 (five) corner. If the applicant becomes a senior citizen subsequent to placing of first Deposit, the applicant will not be eligible for the senior citizen benefit for subsequent monthly deposits made under the same SDP.

- satificable.

 The Depositor category will not change during the SDP and will remain same as on the date of opting for SDP. The same category will be applicable throughout the SDP tenure.

 My Bate of interest for deposits for more than 15 Crose per Deposit may vary from the published card rate and will be decided on case to case to ase basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
- the Reserve Bank of India.

 The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGs or account payee cheque (in case of rejection of translet by NEFT/RTGS) to the bank account of the deposit power cheque (in case of rejection of o) in case of dishonor of NACH mandate, Deposit will not be booked for such month and NACH mandate will be presented in the next month as per SDP in such case, tenure of SDP selected by the Depositor shall NOT be extended for equal number of months for which the NACH stood dishonored.
- Monthly Deposit refers to presentation of NACH mandate once in a month on a date specified by the depositor while opting for the SDP.
- the depositor while opting for the SDP.

 9) The request for renewed of the Deposit signed or consented by all the deposit holders shall reach the Company either through physical application or through BEL Online 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 distributions empaneled with the Company, No requests for renewal of Deposits shall be accepted post the above-mentioned period. Renewal of Deposits dead or Interest and other terms is 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 mull 8 void post its maturity date. Once renewal is applied for the Deposit(s) under Monthly Maturity Plan, such Deposit(s) will be governed by the terms and condition as applicable for regular deposits or resident Indians. No renewal is permitted for Deposits created under Single Maturity Scheme (in case where the depositors) is a posted for renewal of Deposit created under Konthly Maturity Maturity.
- resident indians. No renewal is permitted for Deposits Created under Single Maturity Scheme in case where the depositor(s) has opted for renewal of Deposit created under Monthly Maturity Scheme through renewal application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written requests oa so treach the Company atleast 3 (three) business days prior to maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.
- In case of death of the individual primary depositor, the SDP will come to an end and NACH will not be presented for further creation of deposits after receipt of such information about the death, the death claims will be settled in accordance with the terms and conditions applicable to

Banking Companies (Advertisement) Rules, 1977 as amended.
A. Name of the Company, BAJAJ FiNIANCE ITD.
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.

Financial Year	Profit (Sta	ndalone)	Dividend
ended on	Before Tax	After Tax	%
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

b. Brief particulars of the management of the Company:

D. Brief particulars of the management of the Company:

Non-financial liabilities
Non-financial liabilities
Current tax liabilities (net)
Provisions
Of the Board of Directors. The Managing Director is entrusted with necessary
powers for managing the business and affairs of the Company.

Total non-financial liabilities
Total

Table 2				
Period	Cumulative rates of interest			
renou	For Depositors other than Senior Citizens	For senior citizens		
15 months	7.20%	7.45%		
18 months	7.25%	7.50%		
22 months	7.35%	7.60%		
30 months	7.30%	7.55%		
33 months	7.30%	7.55%		
39 months	7.60%	7.85%		
44 months	7.70%	7.95%		

E. Names, addresses and occupations of Directors:

(Independent Director)

Ms Radhika Haribhakti

(Independent Director)

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
Chri Dramit Ibayasi		

F. Summarised Financial Position of the Company (standalone) as appearing in the

	As at	(₹in Crore) 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
Investments	16,371.82	20,169.12
Other financial assets	464.44	487.13
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
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	140.02	137.87
Payables		
Trade pavables		
-Total outstanding dues of micro enterprises		0.27
and small enterprises		
-Total outstanding dues of creditors other than	762.58	666.04
micro enterprises and small enterprises		
Other pavables		
-Total outstanding dues of micro enterprises		
and small enterprises		
-Total outstanding dues of creditors other than	301.34	191.08
micro enterprises and small enterprises	301.34	171.00
Debt securities	59.034.58	43.071.71
Borrowings (other than debt securities) Deposits	29,870.38 30,289.52	27,080.25 25,803.43
Deposits Subordinated debts	30,289.52	25,803.43
Other financial liabilities	962.71	790.48
JUIEL HIIGHLIGI HAVIILUES	902./1	790.40

1.68.016.08 1.38.283
42,055.88 35,938
41,935.22 35,818
120.66 120

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2022	As a 31 March 202
Disputed claims against the Company not acknowledged as debts	52.87	51.9
VAT matters under appeal	4.29	4.2
ESI matters under appeal	5.14	5.1
Guarantees provided	2.50	0.2
GST / Service tax matters under appeal		
 On interest subsidy On additional reversal of credit on investment activity 	2,034.72 545.47	1,905.4
- On penal interest / charges - On others	251.37 13.73	237.2 6.4
Income tax matters:		
- Appeals by the Company - Appeals by the Income tax department	9.54 0.28	0.0

. 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

b) The aggregate of deposits actually held as on 31.03.2022 : ₹30,289.52 Crore

- b) The aggregate of deposits actually held as on 31,03,202; ₹30,285,52 crore

 I. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the birector/Company are holding substantial interest are ₹114.31 crore (Baja) Housing finance Ltd.

 ₹0,08 (r, Baja) Halmar General Insurance Company Ltd. ₹48.55 (r, Baja) Allianz Ltfe Insurance Company Ltd. ₹42.70 (r, Baja) Allianz Ltfe Insurance Company Ltd. ₹48.55 (r, Baja) Hinsur Health Ltd. ₹12.20 (r, Baja) Allianz Ltfe 1- ₹0.21 (r, Baja) Allianz Ltfe Insurance Company Ltd. ₹48.55 (r, Baja) Hinsur Health Ltd. ₹12.20 (r, Baja) Allianz Ltfe noval Company Ltd. ₹48.55 (r, Baja) Hinsur Health Ltd. ₹12.20 (r, Baja) Allianz Ltfe Insurance Ltd. ₹10.20 (r, Baja) Allianz Ltfe Insurance Ltd. ₹10.20 (r, Baja) Hinsurance Ltd. ₹10.20 (r, Baja) Hins

Financial Advisor/ Professional Director

- The Company has complied with the RBI directions applicable to it
- ii) The compliance with the RBI directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
- iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- iv) The denosits solicited by the Company are not insured.
- I the deposits solicited by the Company are not insured. 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 the Reserve Bank of India does not undertake any responsibility for the financial soundness of this Company or for the correctness of any of the statements or the representations made opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.
- K. The deposits shall also be subject to the terms and conditions as per the deposit application form. 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
- 6) Option similarity and use or operation with a way and a similarity of the payable.
 c) After 6 months but before 6 months: Interest shall not be payable.
 d) 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 for the period of the deposit period, interest rate payable shall be 3% lower than the lowest rate.

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

ke Business carried on by the Company and its subsidiaries with details of branches or units if any:
Business carried on by the Company and its branches:
Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against speorety, Home Loans, construction equipment financing, and Business loans, loan against securities and infrastructure financing. The Company is having its Branches loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Almedabad, Ahmedangad, Aimer Alack, Akot, Alapputa, Allahabad, Ambala, Amrawati. Armeli, Armitsar, Anand, Anantput, and Ankaleshwar, Asansol, Aurangabad, Bagalikot, Bangalote, Baramati, Bardoli, Barellig, Badodi, Bartalik, Beldayam, Bellary, Bhahadra, Bharuch, Bhatinda, Bharwagar, Bhilai, Bhivandi, Bhopal, Bhubaneshwer, Bhuj, Bidda, Bijaput, Bidane, Bilasyu, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennal, Chhindwara, Chikhil, Chiplur, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Chidalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Pewas, Abanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durqapur, Eluru, Erode, Gandhidham, Goo, Gokak, Gulbergo, Guna, Ohandurad, Chalisa, Balad, Isassan, Haveri, Hirambagat, Hosharaputa, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Japadhi, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Dharwad, Dhule, Budanghu, Kalama, Markanga, Karur, Karura, Karin, Khamgaon, Kandwa, Khanagu, Khangalor, Kalaka, Kannut, Kanpur, Kapurthala, Karad, Karalkudi, Karnal, Karunagapapally, Karur, Karvar, Kathi, Khamgaon, Kuruk-Khandwa, Khanagu, Khashan, Monga, Morsh, Mumba, Mysore, Nabha, Nadiad Nagarciol, Nagur, Namakal, Nanded, Nandruba, Nashik, Nassari, Nellore, New Delhi, Palanpur, Ranaghat, Nanded, Nandruba, Khangao, Pullachi, Pondicherry, Pune, Puttur, Raichtur, Raipur, Rajapat, Fenal, Prinner, Puttur, Raichtur, Raipur, Ranaghat, Rayan, Rohtak, Ropara, Koltaka, Nollaka, Osala, Nagura, Ranaghat, Pana, Pen, Phayawa, Pimpagadan, Pollachip

2. Business carried on by the subsidiaries of the Company

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

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 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.

125,206.90

753 30

101,639.74

705.07

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158

Scan to



20 December 2022

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

Total financial liabilities

Customo		'FORM NO. 15G'		
Applicat	-	ection 197A(1), 197A(1A) a		
			be made by an individual or a person omes without deduction of tax.	N
	(seg s cope, s.	PART I		
1 Namo	of Assessee (Declarant)First		Last 2 DAN of the Assessed	
	· · · · ·		claration is being made): 20 20	
	ential Status (tick whichever applicable): Indian/Other 6. Com			
9(a). Wh	ether assessed to tax under the Income-tax Act, 1961: Yes	No 9(b). If yes, late	est assessment year for which assessed.	
10. Estim	nated income for which this declaration is made			
11. Estim	ated total income of the P.Y. in which income mentioned in co	olumn 10 to be included		
	ils of Form No. 15G other than this form filed during the previ			
Total	no. of Form No. 15G filed	Aggregate amount of inco	ome for which Form No. 15G filed	
13. Deta	ils of income for which the declaration is filed			
Sr. no.	Identification number of 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- ta: *income/in the assessor referred to	ion/Verification do had is truly stated. *I/We declare that the incomes referred to x Act, 1961. *I/We further declare that the tax *on my/our est comes referred to in point 13 computed in accordance with the nent year 20 will be nil. *I/We also declare that in column 13 for the previous year ending on 31.03	in this form are not includit timated total income includ provisions of the Income-ta at *my/our *income/income:	ole in the total income of any other persing *income/incomes referred to in point x Act, 1961, for the previous year ending s referred to in column 11 *and the aggre	son under sections 60 to 64 of to at 10 *and aggregate amount of on 31.03relevant to agate amount of *income/income
_	to income-tax.		Si	gnature of declarant
Place	Date			(First applicant)
		PART II		
		onsible for paying the inco	ome referred to in column 11 of Part I]	
	the person responsible for paying BAJAJ FINANCE LIMITED		Unique Identification No	D
	he person responsible for paying AABCB1518L e Address: 4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE	F. OFF PUNF AHMEDNAGA	.R ROAD. VIMAN NAGAR. PIINF - 4110	014
		nail ID		
Telephor	ne No. (with STD Code) and Mobile No. 020-30405060 An	mount of income paid Gro e	ss Interest for FY	
Date on	which Declaration is received DDMMYYYYY	Date on which the income	has been paid/credited (DD/MM/YYYY)	D D M M Y Y Y
Place				
Date				e person responsible
			for paying the income refe	erred 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).

- Enter the name of the declarant
- Enter the PAN of the declarant
- Tick whichever status is applicable
- The financial year to which the income pertains.
- 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.
- 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.
- Enter income from all sources, including income filled in 10. above
- 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 12. which said declaration(s) have been filed.
- Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc. 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 (1) 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.

Custome	er ID:		'FORM NO. 15H'				
Applicat	tion Form No.:	-	on 197A(1), 197A(1A) a	•			
				n individual who is of the age of without deduction of tax.	of		
	sixty years	of filore clai	PART I	without deduction of tax.			
1 Name	of Assessee (Declarant)First	Middl		Last 2 PAN of the Ass	002202		
	of Birth 4. Status (tick whichever a						
					_		
	ential Status (tick whichever applicable): Indian/Other		-				
10(a). Wh	hether assessed to tax under the Income-tax Act, 196	61: Yes	No 10(b). If yes, lat	est assessment year for which as	ssessed		
	ated income for which this declaration is made						
	nated total income of the P.Y. in which income menti						
	ils of Form No. 15H other than this form filed during						
	no. of Form No. 15H filed			me for which Form No. 15H filed			Um y
14. Detai	ils of income for which the declaration is filed						
Sr. no.	Identification number of relevant investment/acco	unt, etc.8	Nature of income	Section under which tax is dec	ductible	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/in- the assessn referred to	ion/Verification Ind is truly stated. *I/We declare that the incomes re x Act, 1961. *I/We further declare that the tax *on n comes referred to in point 13 computed in accordance nent year 2020 will be nil. *I/We also d in column 13 for the previous year ending on 31.03	ferred to in the stimate with the province that the province that "n	nis form are not includib ted total income includi visions of the Income-ta ny/our *income/incomes	ole in the total income of any otling *income/incomes referred to x Act, 1961, for the previous year referred to in column 11 *and th	ner persor in point 1 ending on e aggrega	n under sections 60 to 11 *and aggregate amo 31.03releva te amount of *income/	64 of to ount of ant to income
chargeable	to income-tax.				Sinn	ature of declarant	
Place	Date					First applicant)	
			PART II				
	[To be filled by the per	son responsi	ble for paying the inco	ome referred to in column 11 o	f Part I]		
	f the person responsible for paying BAJAJ FINANCE L	IMITED		Unique Identifica	tion No		
	the person responsible for paying AABCB1518L te Address: 4TH FLOOR, BAJAJ FINSERV CORPORA	TE OFFICE O	EE DIINE AUMEDNAGA	D DOAD VIMAN NACAD DUN	E _ /1101	4	
	he person responsible for paying: PNEB00001B		ID		E - 411014	+	
	ne No. (with STD Code) and Mobile No. 020-304050		nt of income paid Gros				
	which Declaration is received D D M M Y Y		e on which the income l	nas been paid/credited (DD/MM/	YYYY)	D M M Y Y Y	Y
Place		_					
				Sianatur	e of the d	erson responsible	
						ed to in column 10 of F	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).

- I. 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.
- 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. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H 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. 15H 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.

		Vernaculal Decialation Form
English		I/We confirm that the content of this Application / Agreement / Letter / Terms and Conditions were read out and explained to me / us in English and I/We confirm to have understood the same.
Hindi		मैं/हम यह पुष्टि करता हूँ/करती हूँ/करते हैं कि इस आवेदन/अनुबंध/पत्र/नियम एवं शर्तों की सामग्री को हिंदी में पढ़ कर मुझे/हमें समझाया गया था और मैं/हम उनके समझने की पुष्टि करता हूँ/करती हूँ/करते हैं।
Bengali		আমি /আমরা নিশ্চিত করছি যে এই আবেদন / চুক্তি / পত্র /নিয়ম এবং শর্তাবলী সম্পর্কে বিস্তারিত সামগ্রীটি পড়েছি এবং আমাকে /আমাদের সেটা বাংলায় ব্যাখ্যা করে বোঝানো হয়েছে এবং আমি /আমরা এটিকে বুঝেছি বলে নিশ্চয়তা প্রদান করছি
Tamil		இந்த விண்ணப்பம்/ஒப்பந்தம்/கடிதம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi		ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ/ਇਕਰਾਰਨਾਮੇ/ਪੱਤਰ/ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ ਮੈਨੂੰ/ਸਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਈ ਗਈ ਅਤੇ ਸਮਝਾਈ ਗਈ ਸੀ ਅਤੇ ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਸਾਨੂੰ ਇਸ ਦੀ ਸਮਝ ਲੱਗ ਗਈ ਹੈ।
Urdu		میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست/اقرارنامہ/خط/ شرائط و ضوابط کے متن کو مجھے/ہمیں انگریزی میں پڑھ کر سنا دیا گیا ہے اور اس کی وضاحت کردی گئی ہے اور میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ میں/ہم نے اسے سمجھ لیا ہے۔
Malayalam		ഈ അപേക്ഷ / ഉടമ്പടി / കത്ത് / നിബന്ധനകളും വൃവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്ക്/ഞങ്ങൾക്ക് വായിച്ച്തരികയും മലയാളത്തിൽ എനിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ച്തരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati		આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/કરાર/પત્ર/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.
Telugu		ఈ అప్లికేషన్/అగ్రిమెంట్/లేఖ/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్ధం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya		ମୁଁ/ଆୟେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାୱ/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତି ଜଣାଉଛୁ ।
Kannada		ಈ ಮೂಲಕ ನಾನು/ನಾವು ದೃಢಪಡಿಸುವುದೇನೆಂದರೆ ಈ ಅರ್ಜಿ/ಒಪ್ಪಂದ/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi		मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/करारनाम्यातील/पत्रातील/नियम व अटींमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese		মই/আমি নিশ্চিতি কৰিছো যে এই আৱেদন / চুক্তিপত্ৰ / পত্ৰ / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত বাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্ৰদান কৰিলো৷
Konkani		ह्या अर्जाची/कबलातीची/ पत्राची/ नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.
★ Signature	of First	Applicant/Guardian Applicant/Guardian

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 thereafter.

(A) KYC Documents for an Account of INDIVIDUAL, and for BENEFICIAL OWNER / AUTHORIZED SIGNATORY/ POWER OF ATTORNEY HOLDER:

- (1) One recent **Photograph.**
- (2) **PAN** or Form 60 if PAN is not allotted.
- (3) Certified Copy * of one of the Officially Valid Documents (OVDs): Valid Passport, Valid Driving License, Voter's Identity Card issued by Election Commission of India, Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar Card), Job Card issued by NREGA duly signed by an officer of the State Government.

In case of 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

- (1) 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).
- (2) Property or Municipal tax receipt.
- (3) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address
- (4) 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 (A)(3), updated with Current Address, within three months of submission of the DOVD.

SDP Application Form - Urban
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To be filled by all New Customers or Existing Customers in case of change in KYC

*For an existing customer, the information and documents furnished herein will supersede the inform		
	ation and docu	ıments submitted earlier.
Type of applicant		
Applicant Details ☐ Mr. ☐ Ms. ☐ Mrs. Gender ☐ Male ☐ Female ☐	Transgender	
Name of applicant FIRST MIDDLE LAS	S T	
Father/Mother/Spouse Name FIRST MIDDLE	AST	Recent Coloured Photograph
Current Addess		Filotograph
		Please do not staple
Pin O		
City State State		
Permanent Address (tick here ☐ if permanent address is same as current address)		
		Pin L
City State State		
Landline (STD Code) Landline No. Mobile (mandatory)		
Email ID		
FATCA/CRS declaration Are you a Citizen or national of any country outside India? Yes No If Yes then provide country Are you a Tax resident of any country outside India? Yes No If Yes, please provide country and Tax identification No (TIN) or functional equivalent Country of Birth City of Birth		
Officially Valid Document		Deemed to be OVDs**
Officially Valid Document Proof of Identity (PoI) Proof of Address (PoA) PoI/ PoA No. Expiry Date		Deemed to be OVDs** Documents
Proof of Identity (PoI) Proof of Address (PoA) Aadhaar* Valid Passport Valid Driving Licence Voter ID Card NREGA Job Card *First 8 digits of Aadhaar No. must be blackened/redacted before submission to BFL PoI/ PoA No. ********** ********** ********** ****	Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	
Proof of Identity (PoI) Proof of Address (PoA) Aadhaar* Valid Passport Valid Passport Valid Driving Licence Voter ID Card NREGA Job Card *First 8 digits of Aadhaar No. must be blackened/redacted before submission to BFL *Customer shall submit OVD updated with current address within a period of three months of submitting deemed OVDs	Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	Documents Utility bill (not more than two months old) Property/Municipal tax receipt Pension or Family Pension Payment Orders (PPOs) Letter of allotment of accommodation from employer issued by SG/CG, Statutory/Regulatory bodies, PSU, SCB, FIs & Listed Co. and LL agreement with such employers allotting official
Proof of Identity (PoI) Proof of Address (PoA) Aadhaar* Valid Passport Valid Driving Licence Voter ID Card NREGA Job Card *First 8 digits of Aadhaar No. must be blackened/redacted before submission to BFL PoI/ PoA No. ********** ********** ********** ****	Y Y Y Y Y ***** **** Applicant's	Documents Utility bill (not more than two months old) Property/Municipal tax receipt Pension or Family Pension Payment Orders (PPOs) Letter of allotment of accommodation from employer issued by SG/CG, Statutory/Regulatory bodies, PSU, SCB, FIs & Listed Co. and LL agreement with such employers allotting official
Proof of Identity (PoI) Proof of Address (PoA) Pol/ Poa No. Expiry Date ********** Aadhaar* Valid Passport Valid Passport Valid Driving Licence Voter ID Card NREGA Job Card *First 8 digits of Aadhaar No. must be blackened/redacted before submission to BFL **Customer shall submit OVD updated with current address within a period of three months of submitting deemed OVDs **Customer shall submit ovD updated with current address within a period of three months of submitting deemed ovDs **Applicant Consent/ Confirmation • I 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 am obliged to keep BFL immediately updated of any change in the information provided by me herein. I case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be solely held liable for it. • To the best of my knowledge, I confirm that this application is not in contravention of any Act, Rules, Regulations or any statute of legislation or any statute of legislati	YYYYY **** **** Applicant's In case of th	Documents Utility bill (not more than two months old) Property/Municipal tax receipt Pension or Family Pension Payment Orders (PPOs) Letter of allotment of accommodation from employer issued by SG/CG, Statutory/Regulatory bodies, PSU, SCB, FIs & Listed Co. and LL agreement with such employers allotting official accommodation
Proof of Identity (PoI) Proof of Address (PoA) PoI/ PoA No. Expiry Date *********** Aadhaar* Valid Passport Valid Passport Valid Driving Licence Voter ID Card NREGA Job Card *First 8 digits of Aadhaar No. must be blackened/redacted before submission to BFL **Customer shall submit OVD updated with current address within a period of three months of submitting deemed OVDs **Customer shall submit OVD updated with current address within a period of three months of submitting deemed OVDs **PoI/ PoA No. ********** ********* ********* ****	YYYYY **** Applicant's In case of th Witness 1	Documents Utility bill (not more than two months old) Property/Municipal tax receipt Pension or Family Pension Payment Orders (PPOs) Letter of allotment of accommodation from employer issued by SG/CG, Statutory/Regulatory bodies, PSU, SCB, Fls & Listed Co. and LL agreement with such employers allotting official accommodation

This document forms an integral part of FD/SDP application form