# 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

Sourcing Channel:

SFDC Ref. No.

Application Form No. Scheme

To be filled by Bajaj Finance Ltd employee or authorised distributor

Rate of interest (% per annum) valid for systematic deposits up to Rs.5 crore (w.e.f 20<sup>th</sup> January 2023)

Sub Code

	Table 1	
Period (except	Cumulative rates of int	erest
table 2)	For Depositors other than Senior Citizens	For senior citizens
12 - 23 months	7.15%	7.40%
24 months	7.50%	7.75%
25 - 35 months	7.30%	7.55%
36 - 60 months	7.60%	7.85%

#### Table 2 **Cumulative rates of interest** Period For Depositors other than Senior Citizens For senior citizens 15 months 7.30% 7.55% 18 months 7.15% 7.40% 22 months 7.45% 7.70% 30 months 7.40% 7.65% 33 months 7.70% 7.95% 39 months 7.60% 7.85% 44 months 7.85% 8.10%

#### **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

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.

## **Deposit details**

1.	Deposit payable to	First holder Either or Survivor		
2.	Deposit option	Cumulative		
3.	Deposit amount	(in figures)	(in wo	rds)
4.	Date of Deposit throug	<b>h NACH mandate</b> $\Box$ 3 <sup>rd</sup> $\Box$ 7 <sup>th</sup> $\Box$ 12 <sup>th</sup> of e	very m	onth
5.	Plan 1 - Monthly Matur	rity Scheme		5. Plan 2 - Single Maturity Scheme
	a. Tenor for every Depo (Choose between 12			a. Tenor for first Deposit (Choose between 19 to 60 months) months
	b. Monthly Deposit Ran (Choose between 6 t	5	Or	<ul> <li>Monthly Deposit Range         <ul> <li>(Minimum 6. Maximum should be above-chosen Tenor less 13 months)</li> <li>+ 1st deposit by cheque</li> </ul> </li> </ul>

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

💡 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.

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	in case you don't near 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.
$\widehat{\mathbf{v}}$ - 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.	<ul> <li>♀ - Physical FDR is dispatched to the registered communication address within 3-4 days. Additionally a digital FDR is sent on your registered email ID.</li> </ul>	♥ - Request you to contact your Bajaj Finance representative/ authorised partner.

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)	4
Name       Mr.       Ms.       Mrs.       F       I       R       S       T       M       I       D       D       L       E       L       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       D       L       A       L       A       S       T       I       I       D       D       D       L       L       A       S       T       I       I       D       D       D       L       L       L <th< td=""><td>nore</td></th<>	nore
(if applicant is minor)	more steps
Applicant's Date of birth       D       D       M       Y       Y       Y       Applicant's/Guardian's Mobile No.         PAN/Form 60 (in absence of allotment of PAN)       Applicant's/Guardian's Mobile No.       Applicant's/Guardian's Email ID	S S
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.	ω 
CKYCR No./ KIN (non-mandatory)	issuer B
Name     Mr.     Mr. </td <td>issuer more steps</td>	issuer more steps
(if applicant is minor)	s
Applicant's Date of birth       D       D       M       Y       Y       Y       Applicant's/Guardian's Mobile No.         DAN/(From CO (i))       D       M       M       Y       Y       Y       Applicant'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)	
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 t	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 D D M M Y Y Y Y Mobile number of nominee	
Email ID of Nominee	
2. *As the Nominee is minor on this date, I/We appoint (Guardian Name age age	2 N
address	mor
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 <b>Did you know:</b> Once nominee becomes major, the guardian details become null and void	more steps
Signature/thumb impression of all applicants with date:	- sd
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	e.
Witness 1 Witness 2	
The contents of the application form were explained to the applicant/ co applicant in language.	
i of bodeing employee	
X	
Thank you for trusting us	
Thank you for trusting us           Provisional Receipt (Please see overleaf)         Application Number	
Thank you for trusting us         Provisional Receipt (Please see overleaf)       Application Number         Name of Applicant       F       I       R       S       T       I       D       D       L       E       I       I       A       S       T       I       I       I       I       D       D       I       E       I       I       A       S       T       I	
Thank you for trusting us         Provisional Receipt (Please see overleaf)       Application Number         Name of Applicant       L       A       S       T       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       D       D       L       E       I       A       S       T       I       D       D       L       E       I       A       S       T       I       D       D       L       E       I       I       D       D       I       D       D       L       A       S       T       I       D       D       D       D       D       D       D       D       D       D       D       D       D       D       D       D	
Thank you for trusting us   Provisional Receipt (Please see overleaf)   Name of Applicant F I R S T I D L E I I A S T I	
Thank you for trusting us         Provisional Receipt (Please see overleaf)       Application Number         Name of Applicant       L       A       S       T       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       I       D       D       L       E       I       A       S       T       I       D       D       L       E       I       A       S       T       I       D       D       L       E       I       A       S       T       I       D       D       L       E       I       I       D       D       I       D       D       L       A       S       T       I       D       D       D       D       D       D       D       D       D       D       D       D       D       D       D       D	
Thank you for trusting us   Provisional Receipt (Please see overleaf)   Name of Applicant F I R S T I D L E I I A S T I	

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

#### Applicants' Consent and Confirmation

Applicants' Consent and Confirmation We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BF4") are true, correct and up to date and (We am/are obliged to keep BF1 immediately updated of any change in the information provided ("BF4") are true, correct and up to date and (We am/are obliged to keep BF1 immediately updated of any change in the information provided ("BF4") are true, correct and up to date and (We am/are obliged to keep BF1 immediately updated of any change in the information provided ("BF4") are true, correct and up to date and (We am/are obliged to keep BF1 immediately updated of any change in the information provided ("BF4") are true, correct and up to date and (We am/are obliged to keep BF1 immediately updated of any change in the information provided to the Application or into such other bank account same be instructed by me/us (input) in writing to BF1, during the term of the Deposit. I, We that the amount being deposited is not out of borrowerd funds arquired 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 funding the interest rate and other charges, the financials and other statements/particulars/representations furnished by BF1 and after are full consideration. I, We and are making the deposit with the BF1 at mylour own risk and volition. I, We state that the first named depositor with redit bureas/redit reference agencies' any credit ratin genery/credit information companies, its group companies, business partners with whom BF1 has business relationship. financial institutions, credit Information Companies ('CC). Nex SF1, MSU, central KYC Registry (BFSA) Reserve Bank of India, GFD Prad. (IGU, IGSH1, Information turb) partopariate for cost porter verification and due dilignee, papropriate for use or processing of the said information for the purposes induding

separately. CKYC Consent –

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

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

#### Signature/thumb impression of all applicants:

- by furnishing such titker details of Applicant, as may be permitted by CKYC Registry or
   by obtaining such titKrCR number/KIN, through details shared by me/ us for this Application Form
   I/We hereby consent for receiving information from Central KYC Registry through MS/Email an my/ our registered number/email address
   Addhar etKYC/OKYC consent:
   I/subinating volt 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, identify information, Aadhaar registered mubble, face authentication details and/orb biometric information (collectively, "Information").
   b) tauinformed by the BFL, that:
   (I) 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.
   (I) for e-KYC/Offline verification, BFL will share Aadhaar number and/or biometrics with CIDR/UIDAI, and CIDR/UIDAI will share with BFL, authentication data, Aadhaar data, demographic details, registered mobile number, details (IOR/UIDAI, will share with BFL).
   (I) for e-KYC/Offline verification, BFL will share Aadhaar number and/or biometrics with CIDR/UIDAI, will share with BFL, authentication data, Adhara data, demographic details, registered mobile number, details (IOR/UIDAI, will share with BFL).
   (I) n case of OXYC, 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.
   (I) atubrois eand to the BFL (fault is service provides), for following informed purposes:
   (I) authoris eand to the BFL (fault is service provides), for all accounts, facilities, services and relation/verifi

ast step.

- (i) Objecting, sharing, storing, preserving information, maintaining rections and using the information and authentication/vermication/ identification records:

   a. for the informed purposes above,
   b. as well as for regulatory and legal reporting and filings and/or
   c. where required under applicable law;
   (ii) producing records and logs of the consent, information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authonity or in arbitration.
   e) I understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CIDR submission."
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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.

Terms and Conditions

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

- ACCEPTANCE OF DEPOSITS:
- OSITS: 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 contained herein. The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, read and write in English language; (d) has read, understand and agrees to be bound by these terms. Nhere 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. (ii)
- y the Company.. ny does not accept deposits under Systematic Deposit Plan from foreign nationals, Person of Indian Origin and Non-Resident Indians (Nit And Andreas (Nite and
- (vii) Th
- (viii) In c
- required by the company. The Company does not accept deposits under Systematic Deposit Plan from foreign nationals, Person of Indian Origin and Non-Resident Indians (NRIs). The Company does not accept deposits subject to the minimum amount of deposit prescribed by the Company due the SDP Application **Plan** (**Yapplication**). The event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to accept or reject any application received for togening or placing the Deposit without assigning any reason whatsever. The amount in relation to such rejected Deposits Shall nearest the Company for placing the Deposit without assigning any reason whatsever. The amount in relation to such rejected Deposits Shall nearest the Company for placing the Deposit without assigning any reason whatsever. The amount in relation to such rejected Deposits Shall neare an interest equivalent to 12X. curvaluative R01 application like a term and the end application in case of case in which depositor has not be accepted in cases put on hold due to any reason. The said amount will be refunded within 10 (ten) business days. Deposits Shall neare 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 5DP shall be for a minimum period of 21 months to a maximum period of 60 months. The Applicant will have placed between 61 S0P will mature on a same date. Assparate Fixed Deposit number will be issued to each monthly Deposits under monthly maturity scheme of SDP. Under Singel Maturity Scheme of SDP. Under Sinder Monthly Deposits under Maturity Scheme of SDP. Under Sinder Monthly Scheme will be experiment on a same date. Assparate Fixed Deposit number will be issued to each monthly Deposits under Monthly Maturity Scheme of SDP. Under Sinder Monthly Scheme will as a (x)
- (xi)
- JOINT DEPOSITS:
- 2. (I)
- JOINT DPOSITS:
   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 influence of the specific deposition of the of the specif
- (ii) (iii)
- FIXED DEPOSIT RECEIPTS
- FARLO DEPOSITINGENESS Toreach deposition used: the SOP, a separate Fixed Deposit Receipts ("FDR") will be issued by BFL. In case of change in XYC documents/status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised XYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said
- iii)
- 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 for 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).

- 4. I) ii)
- iii)
- 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 Tenro of respective Deposit booked under the said option. Individual depositor or primary deposits, 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, the applicant will not be eligible for the senior citizen benefit for subsequent monthly deposits made under the same SDP. The Depositor creacy 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 Depositor citizen will denotive roubly interding the remuch LFM ensures to the senior to the senior citizen benefit for subsequent the SDP Tenror. renor. 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
- iv) v)
- vi) vii) viii)
- Depositor (individual depositor only) intending to renew the F0R upon maturity will be eligible for additional rate of upto 1.0% p.a. for deposit size up to Rs. 5 (orce. Additional rate of interest is applicable over and above special rategory benefit mentioned in clause (ii) above. Rate of interest for bulk deposits for more than Rs. 5 Core 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/cheme 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 revise the deposit plany/cheme. The interest will be paid through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RICS) only. In case of any reson, the company will dispatch Interest Areque, in Poword the first applicant will not be company runn its bank about such rejection. or numunoury une company mont to can a coord such rejection. ix) In case of change in the case 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:
- ii)
- NONINATION: 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 DA 1" as prescribed by Reserve Bank of India. The "Form DA 1" is available in the branches of the Company 5 company's website at https://www.baajdinserv.in/(txed-agreements-terms-and-conditions ("Website"). Nonination made by the depositor/applicant(s) in the mannee prescribed by the Company. shall be binding on all the juint depositor applicant(s). The nominee appointed by the Applicant(s) through this Application or by submitting Form DA 1" shall be valid and applicable bench applicant(s) in the mannee the Applicant(s) with the applicant(s) with a papilicant of the applicant of the depositor/applicant(s). wriation. Any change and variation in the Nomination will be applicable on by the Polylicant (b) ther Off wriation. Variation. Any change and variation in the Nomination will be applicable on by the POly bench sense 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 DA3. iii)

- ii)
- PAYMENT AND RENEWAL OF DEPOSIT Payments on account of interest and redemption of the Deposit, will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application. The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal for each such deposit within the prescribed period before the date of maturity. The payment will be made through NETR/REG or account payee cheque (in case of rejection of transfer by NETR/REG), to the bank account of the depositor mentioned in the Application. In the event of death of the sole depositor and/or all the joint depositor, all payment(s) in relation to the Deposit including interest thereon will be made to the nomine appointed by the depositor(s) on production of proof ridentity and on execution of such other documents as may be required by the Company in this regret. In the event of depositor ad/case depositor, the Deposit amount induding interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Surce totic depositor, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) owned receive such amounts in trust of the legal heirs.
- 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 atlesst 24 hours before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company o sending by post/ courier to the Company or to the independent financial advisors or antional distributors empanelled with the Company No requests to renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accepted post the above-mentioned period. Request for renewal should be accepted post the above-mentioned period. Request for renewal should be accepted post the above-mentioned period. Request for renewal should be accepted post the above-mentioned period. Request for renewal should be accepted post the above-mentioned period. Request for renewal should be accepted post the above-mentioned period. Request for renewal should be remered be application form dup filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of Interest and dementional goal in the depositing on the date of iv)

- renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date. Renewal is not allowed for deposits created under Single maturity scheme. In case where the depositor has opted for renewal of deposit under monthly maturity scheme of SDP through renewal application form, however, wishes to cancel the renewal request, the depositor has opted for strenewal of deposit under monthly maturity scheme of SDP through renewal application form, however, wishes to date of the Deposit. The writter request can be submitted at neares thread hand of the Company or sending by posit/ courier to the Company or 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 (threet as bource or NACI during its four here the deposit for tha particular monthy swill 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 a ned and NACH will not be presented for further creation of deposits after receipt of such option about the death. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposits. vi)
- vii)
- PREMATURE WITHDRAWAL:
- nitted for either one or more deposit under the SDP provided the FD has completed more than 3 months from the date of is ed in accordance with the terms and conditions applicable to Fixed Deposit.
- ii) Giii)
- Induce windowing permitted to entite the online deposit unline splicable to Field Popsit. question for premature withdrawn join to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that substantiate withdrawn join to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that mature withdrawn alor 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 find date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of a deposit, the Company may repay the Deposit prematurely (interspective of the lock in period) to the surviving depositor (which in the case of jointholders will be the first in the sequence of applicatis) in the Application) or to the noninee/ (legal heir) (a) of the decased deposito, the company may repay the Deposit permaturely (interspective of the lock in period) to the surviving depositor/(which in the case of jointholders will be the first in the sequence of applicatis) in the Application) or to the noninee/ (legal heir) (a) of the decased deposito, upon the request of surviving depositor/s/nominee/legal heir, 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 (three) months but before the date of maturity of the Deposit: interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit goin has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being differeed 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, permaturity, interest rates multi be calculated
  - b) c)
  - d) For

8. @ i)

- For personality, interest does wince Cataliated as per laber for hoper to instrum. IONANCANSETVENUELOPFOST "Loan against the public doesn't facility may be provided to depositors against each of the Deposit(s) placed with the Company under the 509, subject to fulliment by depositor (s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Separate Loan Against Fixed Deposit documentation is required to be executed for each deposit against which the loan may be granted and accordingly separate Loan account humber will be opened for each deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. Please note that the loan to deposit value for such loan facility canned execed 7%. iii)
- OTHER TERMS
- ii)
- iii) iv)
- provided on the depositor's Deposit. Please note that the loan to deposit value for such loan facility cannot exceed 75%. **OTHER TERMS The Applicant Is required to make the first deposit through netbanking, e-mandate or account payse cheque. The subsequent monthly deposits will bave to be made by issuing Mathino al Automated Clearing House (MACH) mondate duily registered with Applicant's Tank, which will be presented nore in a month on the date specified by the Applicant. However, until successful registration of the NACH mandate on subsequent Deposit shall be booked by the Company under the SDP. For the sake of darity, 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, I dishonour of NACH mandate. In case of dishonour distret will be decided for such month and NACH mandate will be presented in the next month as per SDP. In such case, I dishonoure distret will be decided 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 (regit to Form TSG/H enclosed with the applicant sound to interest paid of payable during the financial year exceeds, SDMO/. Rupees five Housand only). It is the sole responsibility of the applicant deduction and BF. will not be responsible for the same. Applicant can also fill form TSG/H through Experint as, Best 2000 (Rupees Five Iacous) for to rem SG/H to comparity sets and the case fits, SDMO (Rupees Five Iacous) for the sound the superication of the same and above), then form TSG/H will not be valid and tax deduction and BF. will not be responsible for the same. Applicant can also fill form TSG/H through Experint as, BS, 2000 000 (Rupees Five Iacous) for the will be depoticable. This segred torm TSG/H to case form TSG/H to r**
- V)
- vii) viii)
- ix)
- x)
- xi) xii)

- Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destoryed without furthen 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 DR and/or change in the bank account where interest and/or manify proceds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the decased depositor along with appropriate instruction, to the Company. The Company will send all communications to the deposito 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 althe concreted deposito holder(s). The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept beposits only for such periods as it may decide from time to time and to repsy the Deposits prematurely before the date of maturity. The accompany major advertisement through find deposits forms part of the Application of Courts at Pune. By submitting the Applicant, the Applicant, there expressive partices and audhorbs Bit / its representative/its agents / its business partners/its group companies / its affiliates to send the Applicant, here advertise expressive for advertisement and the applicant on repsertion the status partner. By submitting the Applicant, the repsection of the application form. Depositor can cancel his/her HAGH mandate any torm immester and audhorbs Bit / its representative/its agents / its affiliates to send the Applicant, here there serves the application. Depositor can cancel his/her HAGH man xiv) xv)
- xvi)
- approximation form to be an end of the second secon xvii)

HOW TO APPLY

- i) ii) iii)
- iv)
- HOW TOAPPLY
   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 first deposit under the 50° should manadatorily be made by netbanking, e-mandate or using a CTS compliant account payee cheque drawn in favour of Baij finance ttd. A/c 0007035006738; dearly stating the deposit amount along with the applicant is count payee cheque drawn in favour of Baij finance ttd. A/c 0007035006738; dearly stating the deposit amount along with the applicant is count payee theque and by submitting required documents with any of the branch or autocitic and be by any one of the following methods:
   (a) The applicant can obtain introduction from any other fixed deposit holder with BF1. The said existing depositor will be required to disclose his/her name, customer IIV account number and fixed deposit treeif (POR) number and other information as sought to the satisfaction of BF1;
   (b) The applicant can abta introductor himself/herself by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Official IVV all documents provided in the Application and a recent coloured photograph to BF1 forverification. The aforesaid coloured photograph nad a copy of such document produced is required to be attached with the Application.

#### PORTANT INFORMATION

- MiMPORTANTINFORMATION
   Subsequent/Monthly depositer idents to representation of NACH once in a month on a date specified by the applicant while opting for the 5DP.
   in case of any change in maximum Tenor of the FD (which is 60 months as on date) the maximum Tenor as pet the regulatory (statutory guidelines prevailing on the date of booling FD or as optical in the SDP. Which is so that by the maximum Tenor of the FD (which is 60 months as on date) the maximum Tenor as pet the regulatory (statutory guidelines prevailing on the date of booling FD or as optical in the SDP. Which veri is less will be followed.
   in the event of non-repayment of the Deposit or part thereof as pet the terms and conditions of such Deposit, the depositor may approach National Company Law tribuinal, Numbai Benchai et Ahrong, Buding Mahama Gandhi Road, Fort, Mumbai, Aharashtri adou 000.
   iv 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 relief.

Page 3 of 8

# **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

enior Citizens For senior citize

7.55%

7/0% 7.70%

7950 7.85%

8.10%

OCCUPAT

Industr

## 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.

Table 2 Cumulative rates of interest

other than Se

7.30%

7.15%

7.45

7.40%

7.85%

#### Systematic Deposit Plan (SDP) (for Resident Individuals only):

#### Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. 20<sup>th</sup> January 2023)

Period

15 months

18 mont

22 mon

30 months

44 months

Shri Sanjiv Bajaj

NAME

ns

For Deposite

E. Names, addresses and occupations of Directors

ADDRESS

	Cumulative rates of i	nterest
Period (except table 2)	For Depositors other than Senior Citizens	For senior citiz
12 - 23 months	7.15%	7.40%
24 months	7.50%	7.75%
25 - 35 months	7.30%	7.55%
36 - 60 months	7.60%	7.85%

a) Minimum deposit amount under SDP is ₹5,000/- per Deposit.

- a) Minimum deposit amount under SDP is 55,000/; per Deposit. b) The SDP is idented only to Indinan residents. c) In SDP each Fixed Deposit (referred as 'Deposit') will be treated as separate Deposit and separate Fixed Deposit (recip(' (FBP)') will be issued with tenure that will be computed from the date of such respective Deposit. d) In case of Monthly Maximity 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 shall be for an immediate period of Lemostro to a maximum epideo to or originate op () naces of Shape Maturity Scheme 50 By the SOP tenue shall be for a similarium of 19 months to maximum of 60 months. All Deposits under the said Single Maturity Scheme of SDP will mature on a same data. Accordingly, the tenue of first Depositor and the tenue of each Deposit placed after the list Depositor and the same solution and the same towards in depositor and the demander of a maturity date.
- first Deposit will gaduallyreduce in order to match the same towards fixed maturity date. (h) Bajaji Finance Lid("Company") will book Deposit at the rate of interest prevailing on the date of each Deposits aper the teror selected under the SDP () Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (i) the date of application made through BFL portal and associate pathree portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date religited to the finds by BFL where the deposits i placed through associate pathree portal and payment gateway/payment aggregator enabled by such associate pathrees are used, and (iii) the date reliaziation of amount by BFL, where the deposite by cheque 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 naturity only. The amount towards the first Deposit under the SDP shall be made through internet banking of

Candom control of the first begins under the 200 affinite or model integration of the count payee checker. This subsequent deposits will have to be made by issuing Nationa tomated Clearing House (NACH) mandate duly registered with depositor. House, unit successful sented once in a month on the date specified by the depositor. House, unit successful gistration of NACH mandate, no subsequent Deposit shall be booked by the Company under e con he 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 ouver payment move, except through NACH mandate. b) Individual depositor o 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 upon 0.25% pa, per Geopat amount of up to 5 (five) core. If the applicant becomes a senior citizen subsequent to placing of first Deposit, the applicant will no be eligible for the senior citizen benefit for subsequent monthly deposits made under the same SDP.
- same sore. 1) 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. m) Rate of interest for deposits for more than 47 Groupe pro Depositin any any 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 Reserve Bank of India. In The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NET or RESs or account payee cheque (in case of rejection of transfer by NET/RES) to the bank account of the deposit of methods in the deposit application. o) In case of dishonr of NACH mandate, Deposit will not be booked for such month and NACH mandate will be presented in the new month app set 20 ms uch case. If each dishonre of SDP selected by the Depositor shall NOT be extended for equal number of months for which the NACH stood dishonred. Methods and the selected of the case of the selected pay the distribution of the selected pay the Depositor shall NOT be extended for equal number of months for which the NACH stood dishonred.
- 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. 0) The request for renewal of the Deposit signed or consented by all the deposit holders shall reach the Company either through physical application or through REI. 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 distributors empaneled with the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposits shall be accepted post the advore-mentioned period. Renewal of Deposits would be subject to the rate of interest and other terms is conditions prevailing on the date of renewal. FOR of the existing deposit may not be required at the time of renewal of deposits as it stands mult & void post its maturity date. Once renewal is applied for the Deposit(s) under Monthly Maturity Plan, such the depositent indians. No renewal is paremitted for Deposits created under Single Maturity Scheme 0) In case where the depositors thas noted for renewal of Deposit variable.
- resident indians. No renewal is permitted for upposts created under single MacIUTY scheme in case where the depositor(s) has specific virtual 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 on as to reach the Company atleast 3 (three) business days prior to maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

In case of death of the individual primary depositor, the SOP 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

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

Banking Companies (Advertisement) Rules, 1977 as amended. A. Name of the Company: BJAJ (FININCE 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)	Dividen
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

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

Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035. Shri Rajeev Jain (Managing Director) D-2, Ivy Glen, Marigold Premises Kalyani Nagar, Pune 411014. Shri Rajiy Baja 34/35, Yog Koregaon Park, Lane No. 2, Industr (Non-Executive Director) D-103 Adarsh Residency, 47th Cross, Shri D I Balaii Rao Professi endent Director) (Indep 8th Block, Jayanagar, Bangalore 560082. 74 Koregaon Park, Lane No. 3, Pune 411001 Dr. Naushad Forbe (Independent Director) 62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030. Shri Anami Naravan Retired Civil Servant (Independent Director) Shri Pramit Ihaveri 21C Woodlands Peddar Road, Mumbai – 400026. Business (Independent Director) Financial Advisor/ Professional Director Ms Radhika Haribhakti 51, Maker Tower B, Cuffe Parade, Mumbai- 400005. (Independent Director) F. Summarised Financial Position of the Company (standalone) as appearing in the two latest audited balance sheets: (₹in Crore) As at

	As at	As at
	31 March 2022	31 March 2021
ASSETS		
Financial assets		
Cash and cash equivalents	2,898.66	1,371.79
Bank balances other than cash and cash	2.07	2.11
equivalents		
Derivative financial instruments	121.90	0.00
Trade receivables	1,017.11	709.72
Loans	1,44,276.25	1,13,089.94
Investments Other financial assets	16,371.82 464,44	20,169.12
		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 payables		
-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 payables		
-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		
Debt securities	59,034.58	43,071.71
Borrowings (other than debt securities)	29,870.38	27,080.25
Deposits	30,289.52	25,803.43
Subordinated debts	3,845.77	3,898.61
Other financial liabilities	962.71	790.48
Total financial liabilities	125,206.90	101,639.74
Non-financial liabilities		
Current tax liabilities (net)	79.33	172.78
Provisions	162.24	136.56
Other non-financial liabilities	511.73	395.73
Total non-financial liabilities	753.30	705.07

Equity share capital Other equity	120.66 41.935.22	120.32 35.818.42
Total assets	41,955.22	
		35,938.74
Total liabilities and equity	1,68,016.08	1,38,283.55
Contingent Liabilities (Standalone)		
Particulars	As at 31 March 2022	As a 31 March 2021
Disputed claims against the Company not acknowledged as debts	52.87	51.98
VAT matters under appeal	4.29	4.29
ESI matters under appeal	5.14	5.14
Guarantees provided	2.50	0.25
GST / Service tax matters under appeal		
- On interest subsidy	2,034.72	1,905.44
<ul> <li>On additional reversal of credit on investment activity</li> </ul>	545.47	
- On penal interest / charges	251.37	237.25
- On others	13.73	6.42
Income tax matters:		
- Appeals by the Company	9.54	0.00
<ul> <li>Appeals by the Income tax department</li> </ul>	0.28	0.28

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 31.03.2022; 320,285.52 Coree H. The aggregate dues from the facilities, both lund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are 311.63 Core (Basiji Hosing finance Lid. 70.08 Cr, Bajaj Allanz Genza III surrance Company Lid. -748.5 Cr, Bajaj Allanz Une terration and the same structure of the same structure in the same structure of the same structure o

#### i) 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 deposits solicited by the Company are not insured.

The deposits solicited by the Company are notinsured. The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of thi Company or for the correctness of any of the statements or the representations made o opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company. 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 permature withdrawal of Deposit (including death cases) is subject to the following conditions:

a) Upto 3 months from date of deposit: Withdrawal is not permitted

a) opportioning moments but before from this interest shall not permittee.
b) After 3 months but before from this interest shall not be payable.
c) After 6 months but before the date of maturity: the rate of interest shall be 2% lower than the rate specified for the period using 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 *Hirtorsch* in "1" offered by BFL. 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:

he Business carried on by the Company and its subsidialies 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 specirity Horne Leans, construction equipment financing, and lusiness loans, loan against specirity Horne Leans, construction equipment financing, and lusiness loans, loan against specirity Horne Leans, construction equipment financing, and lusiness loans, loan against securities and infrastructure financing, the Company is having its Branches Agaal, Antendahd, Ahmednagar, Aimer, Akoda, Akod, Kapputen, Allahbad, Ambala, Amiravati, Amreil, Amritsar, Anand, Anantput, and Ankaleshwar, Asansol, Aurangabad, Biance, Bilasyone, Baramat, Baroli, Bareilly, Bardon, Barth, Bedgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavangar, Bhial, Bhiwandi, Bhogal, Bhubaneshwar, Bhui, Bidar, Bijagur, Chennai, Chhindwara, Chikhli, Chiplur, Chitadarga, Chittananjan, Chopda, Cochin, Coimbatore, Uddalore, Cuttack, Dabbio, Jahod, Davangere, Denradun, Dewas, Jahonbad, Uharapuram, Dharwad, Dhule, Dindigul, Durgaput, Biura, Kodi, Kaitha, Kaikanda, Kaika, Kannut, Yanput, Kapurthala, Karal, Karaikadi, Karun, Karunagapapily, Karu, Karvar, Kathi, Khamgaon, Handay, Khapangu, Kalak, Kahput, Kolaka, Kahling Karu, Karvar, Kathi, Khamgaon, Kanaput, Kapurthala, Karaikadi, Karnal, Karunagapapily, Karu, Karvar, Kathi, Khamgaon, Kandyus, Maragay, Kehsan, Moyanda, Pilandin, Koperagan, Kosha, Kota, Kathayam, Kurmook, Kurukshetra, Latru, Luchow, Ludhiana, Machilipatanam, Madurai, Mandya, Mangalore, Shimaba, Shimaoga, Silgur, Siras, Solaput, Surat, Surendrangar, Tenshi, Thiavalia Nagardi, Nagaru, Ranchi, Rathan, Ranagari, Rewa, Kanakan, Salehan, Senhere, Shimaba, Shimoga, Silgura, Siras, Solaput, Surat, Surendrangar, Tenshi, Thiruvalia, Irinoveki, Jahamas, Tensha, Ranagari, Rewa, Karaika, Nanded, Kandurba, Nashik, Nasara, Nellore, New Delhi, Palanput, Pandashayu, Kanaha, Kanahadir, Rewa, Randuka,

## 2. Business carried on by the subsidiaries of the Company:

43,071.71 27,080.25	Sr. No.	Name of subsidiary	Address of registered office	Activity
25,803.43 3,898.61 790.48	1.	Bajaj Housing Finance Limited		Housing Finance Business
101,639.74 172.78 136.56	2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

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

#### By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director

knov

Pune 18 January 2023 HOW TO INVEST

Applications can be made online by visiting www.bajajfinsery.in/fixed-deposit or Bajaj Finance branches or any of our affiliated partner websites or apps or offices. The amount should be deposited only by net-banking or cheque cheques should be payable to Bajaj Finance Ltd. A/c/000703500/06738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by CNS Collection code – 28AJAPD, Account type: cure of L bandwide and Mame: Indusind Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +918698010101 DIN: 01550158

Customer ID:	'FORM NO. 15G'		
· · · · · · · · · · · · · · · · · · ·	ction 197A(1), 197A(1A) a		
		o be made by an individual or a person omes without deduction of tax.	
	PART I		
First Mi		Lact	
1. Name of Assessee (Declarant)			
3. Status (tick whichever applicable): INDIVIDUAL 4. Previo	us year (P.Y.) (for which de	claration is being made): 20 20	
5. Residential Status (tick whichever applicable): Indian/Other 6. Compl	_		
7. Email:			
9(a). Whether assessed to tax under the Income-tax Act, 1961: Yes	No 9(b). If yes, late	est assessment year for which assessed	
10. Estimated income for which this declaration is made			
11. Estimated total income of the P.Y. in which income mentioned in col	umn 10 to be included		
12. Details of Form No. 15G other than this form filed during the previou			
Total no. of Form No. 15G filed			
13. Details of income for which the declaration is filed	55 5		
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	
We	n this form are not includit mated total income includi provisions of the Income-ta *my/our *income/incomes	ble in the total income of any other perso ing "income/incomes referred to in point x Act, 1961, for the previous year ending o s referred to in column 11 "and the aggreg	on under sections 60 to 64 c 10 *and aggregate amount n 31.03 relevant gate amount of *income/inco
We	n this form are not includit mated total income includi provisions of the Income-ta *my/our *income/incomes	ble in the total income of any other perso ing *income/incomes referred to in point x Act, 1961, for the previous year ending o s referred to in column 11 *and the aggreg year 20	on under sections 60 to 64 c 10 *and aggregate amount in 31.03 relevant gate amount of *income/inco e maximum amount which is inature of declarant
We	n this form are not includit mated total income includi provisions of the Income-ta *my/our *income/incomes	ble in the total income of any other perso ing *income/incomes referred to in point x Act, 1961, for the previous year ending o s referred to in column 11 *and the aggreg year 20	on under sections 60 to 64 of 10 *and aggregate amount in 31.03 relevant gate amount of *income/inco e maximum amount which is
We	n this form are not includit mated total income includi provisions of the Income-ta *my/our *income/income elevant to the assessment PART II	ble in the total income of any other perso ing *income/incomes referred to in point x Act, 1961, for the previous year ending o s referred to in column 11 *and the aggreg year 2020 will not exceed the Sig	on under sections 60 to 64 of 10 *and aggregate amount in 31.03 relevant gate amount of *income/inco e maximum amount which i inature of declarant
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Name of the person responsible for paying <b>BAJAJ FINANCE LIMITED</b> PAN of the person responsible for paying <b>AABCB1518L</b> Complete Address: <b>4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE,</b> TAN of the person responsible for paying: <b>PNEB00001B</b> Em. Telephone No. (with STD Code) and Mobile No. <b>020-30405060</b> Am Date on which Declaration is received <b>D D M M Y Y Y Y D</b> Place Date Date Delete whichever is not applicable per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh individual under section 197A(1) and a person (other than a company or a firm) under 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.	h this form are not includit mated total income includi rovisions of the Income-ta *my/our *income/incomes elevant to the assessment PART II nsible for paying the inco OFF PUNE AHMEDNAGA ail ID	ble in the total income of any other personing "income/incomes referred to in point x Act, 1961, for the previous year ending of s referred to in column 11 "and the aggreg year 2020 will not exceed the some referred to in column 11 of Part I] Unique Identification No. AR ROAD, VIMAN NAGAR, PUNE - 4110 Ss Interest for FY	on under sections 60 to 64 of 10 *and aggregate amount in 31.03 relevant jate amount of *income/inco e maximum amount which i inature of declarant (First applicant) 14  person responsible rred to in column 10 of Part
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Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc. 14.

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 tupees, 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	ion Form No.: [See se	ection 197A(1), 197A(1A) a	nd rule 29C]	
			n individual who is of the age of without deduction of tax.	
		PART I		
1. Name	of Assessee (Declarant)FirstMi	ddle	Last 2. PAN of the Assessee	
3. Date o	f Birth 4. Status (tick whichever applicable):	<b>INDIVIDUAL</b> 5. Previous	s year (P.Y.) (for which declaration is being	) made): 20 20
	ential Status (tick whichever applicable): Indian/Other 7. Compl	0		
10(a). Wł	nether assessed to tax under the Income-tax Act, 1961: Yes	No 10(b). If yes, lat	est assessment year for which assessed _	
11. Estima	ated income for which this declaration is made			
12. Estim	ated total income of the P.Y. in which income mentioned in co	lumn 10 to be included		
13. Detai	ls of Form No. 15H other than this form filed during the previou	us year, if any		
	no. of Form No. 15H filed	Aggregate amount of inco	ome for which Form No. 15H 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	
	in column 13 for the previous year ending on 31.03r to income-tax.	elevant to the assessment		
ace	Date			nature of declarant (First applicant)
		PART II		
Name of	the person responsible for paying <b>BAJAJ FINANCE LIMITED</b>	nsible for paying the inco	ome referred to in column 11 of Part I]	
	he person responsible for paying <b>AABCB1518L</b>		Unique Identification No.	
•	e Address: 4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE		R ROAD, VIMAN NAGAR, PUNE - 4110	
	he person responsible for paying: <b>PNEB00001B</b> Em			
relephon		nail ID		
Date on	ne No. (with STD Code) and Mobile No. <b>020-30405060</b> Am	nount of income paid <b>Gros</b>	ss Interest for FY	14
	ne No. (with STD Code) and Mobile No. <b>020-30405060</b> Am	nount of income paid <b>Gros</b>		14
Place	The No. (with STD Code) and Mobile No. <b>020-30405060</b> Am which Declaration is received D D M M Y Y Y Y D	nount of income paid <b>Gros</b>	as Interest for FY.	14 D M M Y Y Y Y person responsible
Place Date	e No. (with STD Code) and Mobile No. <b>020-30405060</b> Am which Declaration is received DDMMYYYY D	nount of income paid <b>Gros</b>	as Interest for FY.	14  _ D _ M _ M _ Y _ Y _ Y _ Y
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Place Date Delete whi Der provision ndividual u	Arr which Declaration is received D D M M Y Y Y D ichever is not applicable ns of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh nder section 197A(1) and a person (other than a company or a firm) under	nount of income paid <b>Gros</b> Date on which the income b hall be invalid if the declarant fai	as Interest for FY has been paid/credited (DD/MM/YYYY)	Image:
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Place Date Delete whi per provision individual u Enter the Tick which The finan Please m Please m Please m Please m Enter inco In case ar	ne No. (with STD Code) and Mobile No. <b>020-30405060</b> Arr which Declaration is received <b>D M M Y Y Y Y D</b> ichever is not applicable ns of section 206AA(2), the declaration under section 197A(1) or 197A(1A) sh nder section 197A(1) and a person (other than a company or a firm) under name of the declarant PAN of the declarant hever status is applicable cial year to which the income pertains. ention the residential status as per the provisions of section 6 of the Incom dential address and contact details ention 'Yes' if assessed to tax under the provisions of Income-tax Act, 1961	hount of income paid <b>Gros</b> Date on which the income h hall be invalid if the declarant fai section 197A(1A). ne-tax Act, 1961. I for any of the assessment year ch the declaration is filed includi	ss Interest for FY. has been paid/credited (DD/MM/YYYY) Signature of the for paying the income refer ils to furnish his valid Permanent Account Number out of six assessment years preceding the year in ng the amount of income for which this declaration	14         D       M       Y       Y       Y         person responsible         red to in column 10 of Part         (PAN). Declaration can be furnish         n which the declaration is filed.         on is made.

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 (1) or sub-section (1A) of section 197A or the aggregate of the amounts of 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.

	Vernacular Declaration 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 വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്ക്/ഞങ്ങൾക്ക് വായിച്ച്തരികയും മലയാളത്തിൽ എനിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ച്തരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/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 ଦରଖାୟ/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତି ଜଣାଉଛୁ ।
Kannada	ಈ ಮೂಲಕ ನಾನು/ನಾವು ದೃಢಪಡಿಸುವುದೇನೆಂದರೆ ಈ ಅರ್ಜಿ/ಒಪ್ಪಂದ/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/करारनाम्यातील/पत्रातील/नियम व अटींमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	মই/আমি নিশ্চিতি কৰিছো যে এই আৱেদন / চুক্তিপত্ৰ / পত্ৰ / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত বাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্ৰদান কৰিলো৷
Konkani	ह्या अर्जाची/कबलातीची/ पत्राची/ नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

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# **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 May 10, 2021 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.

# To be filled by all New Customers or Existing Customers in case of change in KYC

Know Your Customer (KYC) and FATCA/CRS Form

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