

# 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 employee or authorised distributor

### Rate of interest (% per annum) valid for systematic deposits up to Rs.5 crore (w.e.f 04<sup>th</sup> March 2023)

Table 1		
Period (except table 2)	Cumulative rates of interest	
	For Depositors other than Senior Citizens	For senior citizens
12 - 14 months	7.40%	7.65%
>15 - 23 months	7.50%	7.75%
24 months	7.55%	7.80%
25 - 35 months	7.35%	7.60%
36 - 60 months	7.65%	7.90%

Table 2		
Period	Cumulative rates of interest	
	For Depositors other than Senior Citizens	For senior citizens
15 months	7.45%	7.70%
18 months	7.40%	7.65%
22 months	7.50%	7.75%
30 months	7.45%	7.70%
33 months	7.75%	8.00%
44 months	7.95%	8.20%

### Important points

- 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.
- Minimum deposit amount under systematic deposit plan is ₹ 5,000/- per deposit.
- 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).
- 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.
- 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.
- 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

- Deposit payable to ☐ First holder ☐ Either or Survivor
- Deposit option Cumulative
- Deposit amount (in figures)           (in words)
- Date of Deposit through NACH mandate ☐ 3<sup>rd</sup> ☐ 7<sup>th</sup> ☐ 12<sup>th</sup> of every month
- Plan 1 - Monthly Maturity Scheme

### 5. Plan 2 - Single Maturity Scheme

- Tenor for first Deposit  
(Choose between 19 to 60 months)   months
- Monthly Deposit Range  
(Minimum 6. Maximum should be above-chosen Tenor less 13 months)  
  + 1st deposit by cheque

Or

- Tenor for every Deposit  
(Choose between 12 to 60 months)   months
- Monthly Deposit Range  
(Choose between 6 to 48 deposits)   + 1st deposit by cheque

### Mode of Payment (Not applicable for renewal application)

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

Cheque/UTR No.

Cheque/Transaction date

Bank Account No.

IFSC

Bank Name

Branch

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

💡 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	
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.	After successful booking, Fixed Deposit Receipt is dispatched to you after completion of step 1 and 2.	There could be a possibility of application on hold due to documents pending or discrepancy in payment details.
💡 - In case being assisted by Bajaj Finance representative/ authorised partner, please check with them if form is submitted at Bajaj Finance branch.	💡 - You should expect the acknowledgement within 2 days after completion of step 1.	💡 - A digital FDR is sent on your registered email ID.	💡 - 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

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

**CKYCR No./ KIN** (non-mandatory)  If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

**Name** ☐ Mr. ☐ Ms. ☐ Mrs.

**Guardian's Name**  (if applicant is minor)

**Applicant's Date of birth**  **Applicant's/Guardian's Mobile No.**  **Form 15G/H submitted?** ☐ Yes ☐ No

**PAN/Form 60** (in absence of allotment of PAN)  **Applicant's/Guardian's Email ID**

**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 )

4 more steps

**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.

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

**CKYCR No./ KIN** (non-mandatory)  If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

**Name** ☐ Mr. ☐ Ms. ☐ Mrs.

**Guardian's Name**  (if applicant is minor)

**Applicant's Date of birth**  **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 )

3 more steps

**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  Mobile number of nominee

Email ID of Nominee

2. \*As the Nominee is minor on this date, I/We appoint (Guardian Name  age  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

2 more steps

**Signature/thumb impression of all applicants with date:**

Mandatory for first applicant/guardian

Mandatory for second 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

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

signature and employee code 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  Branch  Account type

Bank account No.  IFSC  Transaction date

Write to us at [wecare@bajajfinserv.in](mailto: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

For BAJAJ FINANCE LTD

### Applicants' Consent and Confirmation

I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We agree that the amount being deposited is not out of borrowed funds or funds acquired by acceptance of deposits from any other person or through any illegal or wrongful means. I/We confirm that I/We have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/we am/are making the deposit with the BFL at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, under Section 194 A/195 of the Income Tax Act, 1961, as may be applicable. I authorize BFL to use, verify, download, exchange, share or part with all information relating to this application with credit bureau(s)/credit reference agency(ies)/ any credit rating agency/credit information company, its group companies, business partners with whom BFL has business relationship, including, but not limited to, information companies (e.g., CIBIL, Experian, Central KYC Registry (CEKR), Credit Servive Bank (CSB), Portfolio BFL, CIBIL, CRIF, etc), information utilities, credit technologies (e.g., UFINET, UFINETRA, etc), Credit Services Limited (ITIITS), Unique Identification Authority of India (UIDAI) or any authorized third-party agency including but not limited to banks, financial institutions, telecommunication companies, statutory bodies, empangled bodies, as BFL may deem necessary or appropriate for use or processing of the said information for the purposes including but not limited to customer verification and due diligence, personalization of products or services, credit rating, data enrichment, analysis, marketing or promotion of BFL services or related products or that of its Assigns and I shall not hold BFL (or any of its group companies or its/ their agents/representatives/its assign) liable for use/sharing of the information as stated above and to seek/obtain any other information, relating to me, from any third party. In the event I/we am/are found to be an existing customer of BFL, I/we authorize BFL to use my/our existing KYC registered with BFL for this application. I/we agree that we shall not have any claim or right against BFL, its group companies, business partners, information utilities, credit technologies, credit services, or any authorized third-party agency for the use/sharing of the said information. I/we agree that the Deposit proceeds prematurely to the survivor(s) on request. I/we further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered as per the form submitted separately.

**CKYC Consent -**

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

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

 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

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

 Mandatory for second applicant/guardian

**e required.** Name of nominee should be same as that appearing on valid ID Proof of the nominee.

 Witness 2

 signature and employee code  
of sourcing employee

## Terms and Conditions

### 1. ACCEPTANCE OF DEPOSITS:

- (i) Bajaj Finance Limited [hereinafter referred to as the "**Company/BFL**"]; shall accept fixed deposits ("**Deposit**") under the Systematic Deposit Plan (SDP) under Plan 1 i.e. Monthly Maturity 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 conditions contained herein.
- (ii) The Applicant hereby 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, 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.
- (iii) The Company does not accept deposits under Systematic Deposit Plan from foreign nationals, Person of Indian Origin and Non-Resident Indians (NRIs).
- (iv) The Company does not 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 deposit is 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 earn an interest equivalent to 12M cumulative ROI applicable 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.
- (v) The Applicant agrees that 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.
- (vi) 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 48 number of monthly deposits under monthly maturity scheme.
- (vii) The Applicant agrees to pay the interest on the SDP for the first 19 months of the term of the Deposit at the rate of 19 months as specified in page 1 of this application form. All deposits under the said Single Maturity Scheme of SDP will mature on the same date.
- (ix) A separate Fixed deposit number will be issued to each monthly Deposit and accordingly separate FDR will be issued for each monthly Deposit. The Deposit tenor selected for first deposit will be applicable to all the future deposits under Monthly Maturity Scheme of SDP. Under Single Maturity Scheme of SDP, the date of maturity will remain the same for all the deposits booked thereunder. Accordingly, the tenor of first deposit under the said Single Maturity Scheme will be the SDP tenor for all the future deposits under the said Single Maturity Scheme of SDP. The interest on the SDP will be calculated on the basis of the SDP tenor selected by the Applicant and the Tenor of each deposit placed after the first deposit will gradually reduce in order to match the same towards fixed maturity date.
- (x) Each deposit under the SDP will be treated as a separate fixed deposit and Tenor (as selected by the Applicant) will start from the date of realisation of each deposit instructions through NACH/cheque.
- (xi) The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the said amount will be refunded as is within 10 (ten) business days. The minimum amount, Tenor and rate of interest under the SDP are indicated on cover page of the Application.

## 2. JOINT DEPOSITS:

- (i) 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. Mode of Operation/Amount to be paid upon maturity will be pre-defined basis no. of joint holders (single holding – First Holder, 2 holders – anyone or survivor).
- (ii) All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- (iii) All communications in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Application will be binding on the other joint applicant(s). The proceeds will be transferred to guardian if the FD is opened in minor's name.
- 3. FIXED DEPOSIT RECEIPTS**
- (i) Foreach deposit under the SOP, a separate Fixed Deposit Receipts ("FDR") will be issued by BFL.
- (ii) In case of change in KYC documents/status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.
- (iii) Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and/or Group Companies of BFL.
- (iv) 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 the Applicant(s) 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).

4. INTEREST:

- i) 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.
- ii) 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 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. 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.
- iii) Rate of interest for bulk deposits for more than ₹ 5 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
- iv) The Deposits under SDP will be considered as cumulative deposit and interest will be paid on maturity only.
- v) Once the applicant selects the deposit plan/scheme specified in the Application at the time of placing the Deposit, Tenor and interest payment frequency, the applicant will not have the option to subsequently revise the deposit plan/scheme.
- vi) The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NM/ RTGS due to any reason, the Company will dispatch interest cheques, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from the bank disallowing the instruction.
- vii) 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.

**5. NOMINATION:**

- i) 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 as prescribed by Reserve Bank of India. The "Form DAT" is available in the branches of the Company & Company's website at <https://www.bajajfinserv.in/fixed-agreements-terms-and-conditions> ("**Website**"). Nomination made by the Applicant(s) through the "Website" shall be valid and applicable for all the deposits made by the Applicant(s) with the Company.
- ii) The nominee appointed by the Applicant(s) through this Application or by submitting "Form DAT" shall be valid and applicable for all the deposits made under the SDP unless a separate nomination is declared by the Applicant(s) by way of a separate "Form DAT" 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 to the FD for which the Nomination has been submitted.
- iii) Upon request of the depositor(s) for cancellation of nomination the Company will share Form DAT2 and for change (variation) in nomination, the Company will share Form DAT3.

## 6. PAYMENT AND RENEWAL OF DEPOSIT

- i) 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 nominated 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.
- ii) 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 NEFT/RTGS or account payee cheque (in case of rejection of transfer by NEFT/RTGS), to the bank account of the depositor mentioned in the Application.
- iii) In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will/Order or judgement from Indian Court to the satisfaction of the Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.
- iv) In the 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 atleast 24 hours before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the company or to the independent financial advisors or national distributors empanelled with the Company. No requests for renewal of deposit received post the above-mentioned period, Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date. Renewal is not allowed for deposits created under Single maturity scheme.

- 2) by furnishing such other details of Applicant, as may be permitted by KYC Registry or
- 3) by obtaining such KYCR number/KIN, through details shared by me/ us for this Application Form
- b) I/ We hereby consent for receiving information from Central KYC Registry through SMS/Email on my/ our registered number/email address
- Aadhaar e-KYC/OKYC 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 biometric information (collectively, "Information").
- b) I am informed 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.
- (ii) For e-KYC/offline verification, BFL will share Aadhaar number and/or biometrics with CDR/UIDAI, and CDR/UIDAI will share with BFL, authenticated data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the information purposes mentioned in 4(d) below.
- c) In case of OKYC, I shall share the Share Code or confirm on the auto populated share 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 information purposes:
- (i) KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI 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 accounts, facilities, services and relationships of/through the BFL, existing and future.
- (ii) collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/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;
- (iii) producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
- e) I understand that the Aadhaar number and core biometrics will not be stored/ shared except as per law and for CDR submission."

- v) In case where the depositor has opted for renewal of deposit under monthly maturity scheme of SDF 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 atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empanelled with the Company. No requests shall be accepted post the above-mentioned period.
- vi) Under Single maturity scheme of SDF if there is a bounce of NACH during its Tenor then the deposit for that particular month/s will not be booked and the Tenor of such option including the number of installments selected by the Applicant will not be increased/ extended.
- vii) In case of death of the Primary depositor, the SDF 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.

## 7. PREMATURE WITHDRAWAL:

- i) Premature withdrawal is permitted for either one or more deposit under the SDP provided the FD has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit.
- ii) A request form for premature withdrawal will have to be given by depositor(s).

- iii) Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:

- a) Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case maybe, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.

- b) After 3 (three) months but before 6 (six) months from the date of the Deposit: interest shall not be payable.
- c) After 6 (six) 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 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.
- d) 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.

- iv) For prematurity, interest rates will be calculated as per table 1 on page 1 of this form

## 8. LOAN AGAINST PUBLIC DEPOSIT

- i) Loan against the public deposit facility may be provided to depositors against each of the Deposit(s) placed with the Company under the SDP, subject to fulfillment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard.
- ii) 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 number will be opened for each deposit.
- iii) Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. Please note that the loan to deposit value for such loan facility cannot exceed 75%.

## 9. OTHER TERMS

- i) The Applicant is required to make the first deposit through netbanking / mandate or account payee cheque. The subsequent monthly deposits will have to be made by issuing National Automated Clearing House (NACH) mandate duly registered 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 SPD. For the sake of clarity, any subsequent deposit after the first deposit is not acceptable through any other payment mode, except through NACH mandate.
- ii) A certain amount of NACH mandate deposit will not be booked for such month and NACH mandate will be presented in the next month as per SPD. In such cases, a bonus of SPD selected by the Applicant shall NOT be extended for equal number of months for which the NACH stood dishonoured.
- iii) BFL will not collect bounce charges for the NACH dishonour. However, it may be noted that the Applicant's Bank may levy Bounce charges for each NACH dishonour and BFL shall not be held liable for the same in any manner.
- iv) Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/Form as prescribed under the Income Tax Act, 1961 (refer to Form 15G/H enclosed with the 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 5,000/- (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh Form 15G/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. If the aggregate amount of interest paid or payable during the financial year exceeds Rs. 5,000/- (Rupees five thousand only) for non senior citizens, Rs. 5,00,000 (Rupees Five lacs only) for senior citizens and Rs. 5,00,000 (Rupees five lacs only) for super senior citizens (aged 80 years and above), then form 15G/H will not be valid and tax will be deductible. In this respect the extent guidelines as amended from time to time will be applicable. Form 15G/H submitted while this application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 15G/H.
- v) TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period of investment.

- vi) TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March.
- vii) When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.
- viii) In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant.

- x) 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 bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company.
- y) The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number.

- x) 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).
- xii) The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.
- xiii) The accompanying advertisement inviting fixed deposits forms part of the Application form.

- xv) By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL/ its representatives/its agents/ Its business partners/its group companies\*/its affiliates to send the Applicant any communication regarding products/services offered by them using various communication channels, such as: telephone, calls/SMS/bitly/bots/emails/post etc., irrespective of rejection of this Application.

- xvi) Depositor can cancel his/her NACH mandate anytime in between & stop the systematic deposits payment. However, once cancelled, such mandate will not be revived. In case depositor(s) wish to place deposit under SDP after cancellation of the earlier application, the depositor(s) will have to submit fresh SDP application form. No Presentation will be pushed for SDP cases whose mandate has been - cancelled /deactivated by customer/payment STOP by drawer / ECS is bounced - for three times consecutively due to financial reasons

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

- 1) Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.

- iii) The first deposit under the SDP should mandatorily be made by netbanking, e-mandate or using a CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/c 00070350006738', 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.

- iv) Introduction of all the applicants is 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 BFL. The said existing depositor will be required to disclose his/her name, Customer ID/ account number and fixed deposit receipt (FDR) number and other information as sought to the satisfaction of BFL;
- (b) The applicant can also introduce himself/herself by producing original of any one of the documents (which contain the photograph of the applicant)

- (b) The applicant can also introduce himself/herself by producing original or any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BFL for verification. The aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.

- 11. IMPORTANT INFORMATION**
- i) Subsequent/Monthly deposit refers to representation of NACH once in a month on a date specified by the applicant while opting for the SDP.
- ii) 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 opted in the SDP, whichever is less will be followed.
- iii) In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400 001.
- 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 or the District Level Consumers Disputes Redressal Forum for relief.





Customer ID:

'FORM NO. 15G'

Application Form No.:

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A (1) and section 197A(1A) to be made by an individual or a person  
(not being a company or firm) claiming certain incomes without deduction of tax.

## PART I

1. Name of Assessee (Declarant) ..... First ..... Middle ..... Last ..... 2. PAN of the Assessee .....
3. Status (tick whichever applicable): **INDIVIDUAL** 4. Previous year (PY) (for which declaration is being made): 20 \_\_\_\_ - 20 \_\_\_\_
5. Residential Status (tick whichever applicable): Indian/Other 6. Complete address including PIN code: .....
7. Email: ..... 8. Telephone/mobile no: .....
- 9(a). Whether assessed to tax under the Income-tax Act, 1961: ☐ Yes ☐ No 9(b). If yes, latest assessment year for which assessed: .....
10. Estimated income for which this declaration is made: .....
11. Estimated total income of the PY. in which income mentioned in column 10 to be included: .....
12. Details of Form No. 15G other than this form filed during the previous year, if any: .....
- Total no. of Form No. 15G filed: ..... Aggregate amount of income for which Form No. 15G filed: .....
13. Details 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	

## 14. Declaration/Verification

\*I/We ..... do hereby declare that to the best of \*my/our knowledge and belief what is stated above is correct, complete and is truly stated. \*I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income- tax Act, 1961. \*I/We further declare that the tax \*on my/our estimated total income including \*income/incomes referred to in point 10 \*and aggregate amount of \*income/incomes referred to in point 13 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03..... relevant to the assessment year 20.....-20..... will be nil. \*I/We also declare that \*my/our \*income/incomes referred to in column 11 \*and the aggregate amount of \*income/incomes referred to in column 13 for the previous year ending on 31.03..... relevant to the assessment year 20.....-20..... will not exceed the maximum amount which is not chargeable to income-tax.

Place ..... Date .....

Signature of declarant  
(First applicant)

## PART II

[To be filled by the person responsible for paying the income referred to in column 11 of Part I]

Name of the person responsible for paying **BAJAJ FINANCE LIMITED**

Unique Identification No. ....

PAN of the person responsible for paying **AABCB1518L**Complete Address: **4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE, OFF PUNE AHMEDNAGAR ROAD, VIMAN NAGAR, PUNE - 411014**TAN of the person responsible for paying: **PNEB00001B**

Email ID.....

Telephone No. (with STD Code) and Mobile No. **020-30405060**Amount of income paid **Gross Interest for FY.** .....Date on which Declaration is received 

D	D	M	M	Y	Y	Y	Y
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 Date on which the income has been paid/credited (DD/MM/YYYY) 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Place .....

Date .....

Signature of the person responsible  
for paying the income referred 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.
- 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 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-

- 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;
- 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.

Customer ID:

'FORM NO. 15H'

Application Form No.:

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.

## PART I

1. Name of Assessee (Declarant) ..... First ..... Middle ..... Last ..... 2. PAN of the Assessee .....
3. Date of Birth ..... 4. Status (tick whichever applicable): **INDIVIDUAL** 5. Previous year (P.Y.) (for which declaration is being made): 20 \_\_\_\_ - 20 \_\_\_\_
6. Residential Status (tick whichever applicable): Indian/Other 7. Complete address including PIN code: .....
8. Email: ..... 9. Telephone/mobile no: .....
- 10(a). Whether assessed to tax under the Income-tax Act, 1961: ☐ Yes ☐ No 10(b). If yes, latest assessment year for which assessed .....
11. Estimated income for which this declaration is made .....
12. Estimated total income of the P.Y. in which income mentioned in column 10 to be included .....
13. Details of Form No. 15H other than this form filed during the previous year, if any .....
- Total no. of Form No. 15H filed ..... Aggregate amount of income for which Form No. 15H filed .....
14. Details 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	

## 15. Declaration/Verification

\*I/We ..... do hereby declare that to the best of \*my/our knowledge and belief what is stated above is correct, complete and is truly stated. \*I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income- tax Act, 1961. \*I/We further declare that the tax \*on my/our estimated total income including \*income/incomes referred to in point 11 \*and aggregate amount of \*income/incomes referred to in point 13 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on 31.03..... relevant to the assessment year 20.....-20..... will be nil. \*I/We also declare that \*my/our \*income/incomes referred to in column 11 \*and the aggregate amount of \*income/incomes referred to in column 13 for the previous year ending on 31.03..... relevant to the assessment year 20.....-20..... will not exceed the maximum amount which is not chargeable to income-tax.

Place ..... Date .....

Signature of declarant  
(First applicant)

## PART II

[To be filled by the person responsible for paying the income referred to in column 11 of Part I]

Name of the person responsible for paying **BAJAJ FINANCE LIMITED**

Unique Identification No. ....

PAN of the person responsible for paying **AABCB1518L**Complete Address: **4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE, OFF PUNE AHMEDNAGAR ROAD, VIMAN NAGAR, PUNE - 411014**TAN of the person responsible for paying: **PNEB00001B**

Email ID.....

Telephone No. (with STD Code) and Mobile No. **020-30405060**Amount of income paid **Gross Interest for FY.** .....Date on which Declaration is received 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Date on which the income has been paid/credited (DD/MM/YYYY) 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Place .....

Date .....

Signature of the person responsible  
for paying the income referred 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.
- 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. 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.
- 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-


- 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;
- 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 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.

## Vernacular Declaration Form

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

 Signature of First Applicant/Guardian

 Signature of Second 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 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

\*For an existing customer, the information and documents furnished herein will supersede the information and documents submitted earlier.

<b>Type of applicant</b>	<input type="checkbox"/> First	<input type="checkbox"/> Second		
<b>Applicant Details</b>	<input type="checkbox"/> Mr.	<input type="checkbox"/> Ms.	<input type="checkbox"/> Mrs.	<b>Gender</b> <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender / Others
<b>Name of applicant</b>	<div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between;"> <span>F I R S T</span> <span>M I D D L E</span> <span>L A S T</span> </div>			
<b>Father/Mother/Spouse Name</b>	<div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between;"> <span>F I R S T</span> <span>M I D D L E</span> <span>L A S T</span> </div>			
<b>Current Address</b>	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> <span></span> <span>Pin</span> </div> </div>			
<b>Permanent Address</b> (tick here <input type="checkbox"/> if permanent address is same as current address)	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="display: flex; justify-content: space-between;"> <span></span> <span>Pin</span> </div> </div>			
<b>Annual income</b>	<input type="checkbox"/> Up to Rs. 15 Lakhs <input type="checkbox"/> Rs. 15 Lakhs – Rs.50 Lakhs <input type="checkbox"/> above Rs.50 Lakhs			
<b>Occupation</b>	<input type="checkbox"/> Self-employed/Business <input type="checkbox"/> Private sector job <input type="checkbox"/> Public Sector job <input type="checkbox"/> Govt. job <input type="checkbox"/> Retired <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others			
<b>Qualification</b>	<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Others			
<b>Politically Exposed Person (PEP)</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No			
<b>Relative of PEP</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No			

## 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 \_\_\_\_\_

[illegible]

Officially Valid Document				Deemed to be OVDs**
Proof of Identity (PoI)	Proof of Address (PoA)	PoI/ PoA No.	Expiry Date	Documents
<input type="checkbox"/> Aadhaar* <input type="checkbox"/> Valid Passport <input type="checkbox"/> Valid Driving Licence <input type="checkbox"/> Voter ID Card <input type="checkbox"/> NREGA Job Card <p>*First 8 digits of Aadhaar No. must be blackened/redacted before submission to BFL</p>	<input type="checkbox"/> Aadhaar* <input type="checkbox"/> Valid Passport <input type="checkbox"/> Valid Driving Licence <input type="checkbox"/> Voter ID Card <input type="checkbox"/> Letter issued by National Population Register <input type="checkbox"/> NREGA Job Card	***** <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> *****	***** <div> <div>DD</div><div>MM</div><div>YY</div><div>YY</div><div>YY</div> </div> <div> <div>DD</div><div>MM</div><div>YY</div><div>YY</div><div>YY</div> </div> ***** *****	<input type="checkbox"/> Utility bill (not more than <b>two months</b> old) <input type="checkbox"/> Property/Municipal tax receipt <input type="checkbox"/> Pension or Family Pension Payment Orders (PPOs) <input type="checkbox"/> 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

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. In 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 notifications/directions issued by any Govt. or Statutory authority from time to time.
- I consent for sharing my information including KYC details with Central KYC Records Registry (CKYCR) namely Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) and Credit Information Companies (CICs). Further to that I consent to receive information from CKYCR through SMS/ E-mail on the above registered number/ e-mail address.
- I certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I undertake to inform BFL timely and in writing, any change in status of my citizenship, nationality or tax residence.



Applicant's Signature/Thumb Impression

In case of thumb impression above:

Witness 1

 Name & Signature

Witness 2

 Name & Signature

BFL Employee

Employee ID and sign

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