# FIXED DEPOSIT (for Individuals, HUF, Trusts, Sole proprietorships, all types of partnerships including LLP, Association of Persons and Body of Individuals)

## **BAJAJ FINANCE LIMITED**

# FAAA/Stable Rating by CRISIL | MAAA Stable- Rating by ICRA

Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 08 May 2019)



Tenor in	Minimum	Cumulative	Non-cumulative						
months	deposit (in Rs.)		Monthly	Quarterly	Half yearly	Annual			
12 - 23		8.00%	7.72%	7.77%	7.85%	8.00%			
24 - 35	25,000	8.15%	7.88%	7.93%	8.00%	8.15%			
36 - 60		8.60%	8.28%	8.34%	8.42%	8.60%			
		S	pecial tenor sc	heme					
15	1,00,000	8.05%	7.77%	7.82%	7.89%	8.05%			

Tenor in	Minimum	Cumulative							
months	deposit (in Rs.)	Cullidiative	Monthly	Quarterly	Half yearly	Annual			
12 - 23		8.35%	8.07%	8.12%	8.20%	8.35%			
24 – 35	25,000	8.50%	8.23%	8.28%	8.35%	8.50%			
36 - 60		8.95%	8.60%	8.66%	8.76%	8.95%			
Special tenor scheme									
15	1,00,000	8.40%	8.12%	8.17%	8.24%	8.40%			

#### For Bajaj Group employees, Bajaj Finance Ltd customers and Bajaj Allianz Life Insurance policyholders:

Tenor in	Minimum	Cumulative	Non-cumulative						
months	deposit (in Rs.)	Culliulative	Monthly	Quarterly	Half yearly	Annual			
12 - 23		8.25%	7.97%	8.02%	8.10%	8.25%			
24 - 35	25,000	8.40%	8.13%	8.18%	8.25%	8.40%			
36 - 60		8.85%	8.51%	8.57%	8.66%	8.85%			
	Special tenor scheme								
15	1,00,000	8.30%	8.02%	8.07%	8.14%	8.30%			

Rates for above Rs. 5 crore may vary from the published card rate Renewal rate benefit of 0.10% over and above the published card rate (for individual customers only)

PLEASE FILL IN BLOCK LETTERS AND TICK WHERE REQUIRED 🗹

Date:	DDMMYYYYY
Application Form No.:	
Sourcing Channel:	
Broker Code:	
Sub Broker Code:	

#### Newly added features:

- 1. Multi deposit option
- 2. Auto renewal facility
- 3. Existing customer benefit of 0.25% for all Bajaj Finance Customers and Bajaj Allianz Life Insurance policyholders
- 4. Invest through debit card (select locations only)
- 5. Renewal benefit of 0.10%

Investment Details											
1. Investment New Renewal If renewal, existing FD No. Renew Principal Renew Principal and Interest Partial renewal											
2. Depo	(cumulative up to P+1 and non-cumulative up to only P)  (cumulative up to only P)										
3. 🔲 S	3. Single deposit (Depositor needs to fill in information only in the first row and write "1" in column A)										
4. Multi deposit											
No. of FDs	Deposit Amt (Rs.)	Deposit Amt (in words)	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for non-cumulative option)	Auto-renew*	Scheme (to be filled in by BFL representative)			
Α	В	С	D=A X B	E	F	G	Н	I			
					Cumulative	Monthly Half yearly	Principal Or				
					Or Non- cumulative	Quarterly Annually	Principal+ interest (only for cumulative)				
					Cumulative Or	Monthly Half yearly	Principal Or				
					Non- cumulative	Quarterly Annually	Principal+ interest (only for cumulative)				
					Cumulative	Monthly Half yearly	Principal Or				
					Or Non- cumulative	Quarterly Annually	Principal+ interest (only for cumulative)				
					Cumulative Or	Monthly Half yearly	Principal Or				
					Non- cumulative	Quarterly Annually	Principal+ interest (only for cumulative)				
					Cumulative Or	Monthly Half yearly	Principal Or				
					Non- cumulative	Quarterly Annually	Principal+ interest (only for cumulative)				
Max 5											
^Applica	ble only for p	payment made t	hrough a singl	e tranche	only.						

<sup>\*</sup>tenor, deposit option and interest payment frequency will remain the same of the deposit getting auto-renewed. Rate of interest prevailing on the maturity date will be applicable to the auto-renewed deposit. The deposit will auto renewed, unless a written request is submitted to BFL to stop the auto-renewal.

Refer Point no. 1 in Terms and Conditions for details
Special Category Bajaj Group Employee  Organisation Name (Please provide a copy of your Bajaj Group Employee ID)
Senior Citizen Director or a promoter of BFL Relative of the Director^ Yes No Shareholder Yes No If BFL existing customer, please provide your BFL LAN/Customer ID/Deposit ID
If Bajaj Allianz Life Insurance policy holder, please provide your policy number (policy copy is mandatory alongwith this form)
^In case of any amount received from a relative of director of the Bajaj Finance Ltd, declaration to be submitted, in this regard.
First Applicant Details (mandatory)
First Applicant's Name Mr. Ms. Mrs M/s
First Applicant's Name Mi. Mis. Mis. Mis. Mis. Mis. Mis. Mis.
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below) Photograph of First Applicant
HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others
Please tick (<) If the following is additionally applicable to you: Politically Exposed Person (PEP)
Applying for FD Self As a proprietor on behalf of the sole-proprietorship Karta on behalf of HUF
A partner on behalf of partnership firm
Gender CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)
Date of Birth/ Date of Registration  D D M M Y Y Y Y Marital Status Married Unmarried Others
Address (Current):
City/Town/Village State/UT PIN/Zip code Country
Address (Correspondence - should mandatorily be address in India. The Company will not send any physical correspondence overseas):
City/Town/Village State/UT PIN/Zip code
Email ID  (Mobile no. or Email ID  is mandatory)  STD Code  Landline  Mobile Number
Occupation: Business/Self-Employed Professional Retired Housewife Student
Service-Private Sector Service-Government Sector Others
Annual Income Up to Rs. 15 lakh Rs. 15 lakh-Rs. 50 lakh Rs. 50 lakh+ Occupation Self employed Salaried Retired
Father's /Spouse's Name Mr. Mr. Mr.
First Middle Last
Mother's Name First Middle Last
If the First Applicant is a minor, please provide the below details:
Guardian's Name
PAN/Form 60 (in absence of allotment of PAN) (mandatory)
Tax to be deducted at source : Refer point 9 of the Terms & conditions 9 (i) Yes No. I will submit for 15G / 15H*

<sup>\*</sup>To be filled by all individuals and HUF

Second Applicant's Name Mr. Ms. Mrs. M/s First Middle Last Coloured
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below) Photograph of First Applicant
HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others
Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP)  Relative of PEP
A partner on behalf of partnership firm
Gender F O CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)
Date of Birth/ Date of Registration  D D M M Y Y Y Y Marital Status Married Unmarried Others
Address (Current):
City/Town/Village State/UT PIN/Zip code Country
Address (Correspondence - should mandatorily be address in India. The Company will not send any physical correspondence overseas):
City/Town/Village State/UT PIN/Zip code
Email ID (Mobile no. or Email ID STD Code Landline Mobile Number
is mandatory) Occupation: Business/Self-Employed Professional Retired Housewife Student
Service-Private Sector Service-Government Sector Others
Annual Income Up to Rs. 15 lakh Rs. 15 lakh Rs. 50 lakh Rs. 50 lakh Occupation Self employed Salaried Retired
Father's/Spouse's Name Mr. Ms. Mrs.
First Middle Last Mother's Name
First Middle Last  If the First Applicant is a minor, please provide the below details:
Guardian's Name
PAN/Form 60 (in absence of allotment of PAN) (mandatory)
First Applicant Details (mandatory)
Third Applicant's Name Mr. Ms. Mrs. M/s First Middle Last Coloured
First Middle Last Coloured  Constitution Resident Individual Resident Non-Individual (Please tick any one of the below) Photograph
First Middle Last Coloured
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below) Constitution Resident Non-Individual (Please tick any one of the below) Constitution Resident Non-Individual (Please tick any one of the below) Coloured Photograph of First Applicant
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick (<) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick (<) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm  Gender First Applicant  Coloured Photograph of First Applicant  Resident Non-Individual (Please tick any one of the below)  Photograph of First Applicant  Coloured Photograph of First Applicant  Others  Coloured Photograph of First Applicant  Others  Person (PEP) Relative of PEP  CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)  Date of Birth/
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick (/) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm Gender FO CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)  Date of Birth/ Date of Registration D M M Y Y Y Y Marital Status Married Unmarried Others
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick (  ) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm Gender For CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)  Date of Birth/ Date of Registration D M M Y Y Y Y Marital Status Married Unmarried Others  Address (Current):
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick (/) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm Gender FO CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)  Date of Birth/ Date of Registration D M M Y Y Y Y Marital Status Married Unmarried Others
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick (<) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm  Gender CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)  Date of Birth/ Date of Registration Married Unmarried Others  Address (Current):  City/Town/Village State/UT PIN/Zip code Country  Address (correspondence - should mandatorily be address in India. The Company will not send any physical correspondence overseas):
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick ( ) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)  Date of Birth/Date of Registration Married Unmarried Others  Address (current):  City/Town/Village State/UT PIN/Zip code Country  City/Town/Village State/UT PIN/Zip code  City/Town/Village State/UT PIN/Zip code</td
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick (v') If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm  Gender O CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)  Date of Birth/Date of Registration O May Y Y Y Marital Status Married Unmarried Others  Address (Current):  City/Town/Village State/UT PIN/Zip code Country  Address (correspondence - should mandatorily be address in India. The Company will not send any physical correspondence overseas):  City/Town/Village State/UT PIN/Zip code  Fmail ID (Mobile no. or Email ID Standatory)  STD Code Landline Mobile Number Is mandatory)
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below) Of First Applicant  Resident Non-Individual (Please tick any one of the below of First Applicant  Resident Non-Individual (Please tick any one of the below of First Applicant  Resident Non-Individual Professional Non-Individual Professional Open Open Open Open Open Open Open Open
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below) Photograph of First Applicant  HUF Partnership Proprietorship Section 8/ 25 companies NGO Trust LLP Others  Please tick ( ) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  A partner on behalf of partnership firm Gender Others  A partner on behalf of partnership firm Married Others  Address (Current): Others  Address (Correspondence - should mandatorily be address in India. The Company will not send any physical correspondence overseas): Others  City/Town/Village State/UT PIN/Zip code Country  City/Town/Village State/UT PIN/Zip code Mobile Number  Business/Self-Employed Professional Retired Housewife Student  Service-Private Sector Service-Government Sector Others  Annual Income Up to Rs. 15 lakh Rs. 15 lakh-Rs. 50 lakh Rs. 50 lakh Occupation Self employed Salaried Retired Retired</td
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)
Constitution Resident Individual Resident Non-Individual (Please tick any one of the below)   Photograph of First Applicant   HUF   Partnership   Proprietorship   Section 8/25 companies   NGO   Trust   LLP   Others   Please tick (v') If the following is additionally applicable to you: Politically Exposed Person (PEP)   Relative of PEP    A partner on behalf of partnership firm   Gender   F   CKYCR No./ KIN   PAN/Form 60 (in absence of allotment of PAN) (mandatory)   Date of Birth/ Date of Registration   D   M   M   Y   Y   Marital Status   Married   Unmarried   Others    Address (Current):   City/Town/Village   State/UT   PIN/Zip code   Country    City/Town/Village   State/UT   PIN/Zip code   City/Town/Village   State/UT   PIN/Zip code    Email ID   Mobile no. or Email ID is mandatorily be address in India. The Company will not send any physical correspondence overseas):    City/Town/Village   State/UT   PIN/Zip code   Family   Professional   Retired   Housewife   Student    Service-Private Sector   Service-Government Sector   Others    Annual Income   Up to Rs. 15 lakh   Rs. 15 lakh-Rs. 50 lakh   Rs. 50 lakh   Occupation   Self employed   Salaried   Retired    First   Middle   Last   Middle   Last    Mother's Name   First   Middle   Last   Middle   Last    First   Middle   Last   Middle   Last    Mother's Name   Middle   Last   Middle   Last    First   Middle   Last   Middle   Last    Mother's Name   Middle   Last   Last    Mother's Name

Nomination to Deposit: For	m DA 1: U/S 45 QB of RBI A	ct 193	4						
I/We, above named Depositors at above address, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by the Company:									
1. "Name and Address of N	Nominee								
		. <sub>-</sub> Rela	tionship with Depositor _				Date of Birth D D M M Y Y Y Y		
2. As the nominee is a min to receive the amount of (*Strike out if not applic	the said deposit on behalf	of the	nominee in event of my,	 /our/r	 minor's death	n during t	(Name, Address and Age) the minority of the nominee.		
*Date of Birth (if nominee i	s a minor)		*Plac	e & D	)ate:				
Signature(s)/Thumb Impression of Depositor			Time With a see of Name	- c c:	1\		2)		
"Name should be same as that appea			TWO WITHESSES INAIII	6 & 21	igilature i)_		2)		
Payment Details									
Bank Name: HDFC Bank Ltd	, IFSC: HDFC0000007, Bank	c branc	<b>ch:</b> 885, Bhandarkar Road			06738, <b>A</b>	ccount type: current account,		
	e no		,						
`	of debit cardholder						)		
NEFT/RTGS									
Additional details:									
							Account type		
							ansaction date		
							g a cancelled cheque of such account		
with a valid IFS code)	unity proceeds in another	DOIN C	account. With this applica	ition	101111, 1 0111 3	domintani	g a concened cheque of such account		
Statement showing debit of funds	along with transaction slip is	manda	tory						
	nformation and details provided a						) are true, correct and up to date and I/We am/are obliged e interest and Deposit amount upon maturity or upon the		
payment frequency selected by me/u may be instructed by me/us (jointly) in any other person or through any illega other charges, the financials and other volition. I/We state that the first name	s, as the case may be, using the av n writing to BFL during the term of all or wrongful means. I/We confirr statements/particulars/represented depositor mentioned in this app y and all information provided by r	vailable of the Dep in that I/V tations folication ine/us in	online banking payment system osit. I/We state that the amoun we have read and understood th urnished by BFL and after carefu should be treated as the payee this application, all deposit(s) he	to the being ne deta l consider the left of the left o	e bank account s deposited is not iled terms and c deration, I/we a purpose of dedu ne/us with BFL n	tated by m t out of bord conditions a m/are mak uction of ta nay be discl	e/us in this Application or into such other bank account as rowed funds or funds acquired by accepting deposits from innexed to this Application including the interest rate and ing the deposit with the Company at my/our own risk and x, under Section 194 A/195 of the Income Tax Act, 1961, as losed by BFL to any statutory/regulatory authorities as and		
	•		ay be prescribed by BFL/said autr	iorities	in relation to thi	is applicatio	on.		
Signature/thumb impression	i or all depositors with de	ne :							
First Applicant	Sec	ond Ap	plicant			Third	Applicant		
Signature of witness	Sign	ature of	f witness			Signat	ture of witness		
in case of thumb impression	in ca	ase of th	numb impression			in cas	e of thumb impression		
FATCA/CRS Details for Indivi	dual Applicants (mandato	гу)							
Below information is require	ed for all applicants/guardia	an							
	Place / City of Birt	h	Country of birth			Coun	try of citizenship/nationality		
First applicant/guardian			,		India 🗌	USA	Others		
Second applicant					India 🗌	USA	Others		
Third applicant					India 🗌	USA	Others		
Are you a tax resident (i.e. a	are you assessed for tax) in	any ot	ther country outside India	? '	Yes No				
If 'yes', please fill below det	ails for all countries (other	than In	idia) in which you are a re	esiden	nt for tax purp	pose			
i.e where you are a citizen/i	resident/green card holder/ 	_							
First applicant/quardian	Country of tax residency	Tax func	Identification number or tional equivalent	Iden (TIN	tification typ or other, ple	e ase spec			
First applicant/guardian Second applicant		-					Reason A B C		
Third applicant		+					Reason A B C		
Reason A→The country whe	re the applicant is liable to	Day to	y does not issue Tay Idea	tificat	ion numbers	to its ro			
	select this ONLY if the auth	orities	of the respective country	of ta	x residence o	do not re	quire the TIN to be collected)		
Address type of first applica			ss type of joint applicant				ress type of joint applicant		
Residential Registered		Reside		Bus	siness		dential Registered Business		
Date & Place: Signature/Thumb impression			r Place: ure/Thumb impression of	joint	applicant		e & Place: nature/Thumb impression of joint applicant		

#### Terms and Conditions

- ACEPTANCE OF DEPOSITS:
   (i) Bajaj Finance Limited (hereinafter referred to as the 'Company') shall accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.
   (ii) 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, 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 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 from foreign nationals
   (iv) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company from time to time. In the event amount received by the Company for opening Deposit is less than the minimum amount prescribed in this regard, the
- Company reserves the right to reject the application for opening Deposit. No interest shall be payable by the Company in relation to

- such deposits.

  (v) Deposits shall not be accepted in cash.

  (vi) The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.

  (vii)The Company reserves the right to accept or reject any application received for opening or placing the Deposit ("Application") without assigning any reason whatsoever. The Company reserves the right to accept or reject any application received for opening or placing the Deposit ("Application") 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 11 (eleven) business days.

  (viii) The minimum amount, period and rate of interest of the scheme are indicated on cover page.

#### JOINT DEPOSITS:

- Application may be made in joint names subject to a maximum of three 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 documents as specified by the Company and (c) meet the eligibility criteria specified by the Companitons in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- (v) An communication in relation to the Deposit Placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint depositor(s).

- Fixed Deposit Receipts ("FDR") will be sent to the depositor(s) through speed post within a period of three weeks from the date of Deposit.
- Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in
- Travour of the holding/subsidiary and /or Group Companies of BFL.

  In the event of loss or destruction or mutilation of a FDR/interest warrant, the Company may, at its sole discretion, issue a duplicate receipflywarrant, on such terms and conditions including indemnification as deemed fit by the Company. All expenses, if any, incurred in this connection will be borne by the depositor(s).

#### INTEREST:

- (i) Individual applicants falling under specific categories as mentioned below will be eligible for the following special interest rates
  - Individual applicants falling under special categories as mentioned below will be eligible for the following special interest rates:

    (a) Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age): Additional interest at the rate of 0.35% p.a. will be provided on Deposit amount of up to Rs. 5 (five) crore;

    (b) Customers (individual or non-individuals) having a customer ID in BFL system: Additional interest to the existing customer at the rate of 0.25% p.a. will be provided on Deposit amount of up to Rs. 5 (five) crore. It is clarified that said additional benefit of 0.25% is applicable on deposit made after gap of 15 days from the date of creation of existing deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit of 0.25%, the latest FD need to be created on or after 15th Jan XXXX: or
  - Existing or matured or freelook Policy holder of Baiai Allianz Life Insurance Company Ltd (subject to submission of proof of
  - policy document): Additional interest at the rate of 0.25% p.a. on Deposit amount of upto Rs. 5 (five) crore
    (d) Employees of Bajaj Group\*: Additional interest at the rate of 0.25% p.a. on Deposit amount of upto Rs. 5 (five) crore

The applicant will be eligible for only one of the above mentioned special category benefits per deposit transaction, except in the following circumstances where additional interest may be provided over and above the special category benefit:

(a) Individual Applicants applying for renewal of Deposit: Additional interest at the rate of 0.10% p.a. will be provided on Deposit

- amount of up to Rs. 5 (five) crores; and
  (b) Rate of interest for bulk deposits for more than Rs. 5 Crore per deposit may vary from the published card rate and will be
- (b) Rate of interest for bulk deposits for more than Rs.5. Grore 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.
   (ii) Interest payable on a Deposit will be calculated from the date of receipt of the funds by the Company in relation to the Deposit. The dates for interest payments are as follows:

   (a) In case of non-cumulative Deposits:
   i. Monthly interest payments: Last date of month
  - - Ouarterly interest payments: 31st March, 30th June, 30th September and 31st December

  - ii. Uquarterly interest payments: 31st March, 30th June, 30th September and 31st December
    iii. Halfyearly interest payments: 31st March
    iv. Annual interest payments: 31st March
    in case of Cumulative Deposits: Date of maturity of the Deposit
    Interest for part period (i.e. other than complete month/quarter/half year/year) under Non-Cumulative Deposit Schemes will
    be calculated from the date of Deposit till the last day of the immediate next interest payment date. If a Deposit is made within a period of 30 (thirty) days prior to any of the interest payment dates, the interest for the part period will be paid on the next interest payment date.
- (iii) Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme the common sector are beginning sectors as the common to the common and the time of opening the deposit is a stateme, tentor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit opts but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout quency scheme
- (iv) 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 NET1 / RTGS due to any reason, the Company will dispatch interest warrant, in favour applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejecustomer may be offered an additional interest rate on a case to case basis at the discretion of BFL management.

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- Nomination facility is available to the depositors. For availing the nomination facility, the applicant will be required to submit a duly filled Form DA 1' prescribed by the Reserve Bank of India. The aforesaid form is available at Company's branches & Company's website at https://www.bajajfinserv.in/fixed-agreements-terms-and-conditions ("Website"). Nomination made by the depositor/applicant through the said form and in the manner prescribed by the Company, shall be binding on all the joint depositor.
- depositor(s), the company will arrange to send forms for cancellation of nomination (Form DA 2) and variation of nomination (Form DA 3).

## PAYMENT AND RENEWAL OF DEPOSIT

- 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 byway of warrant 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 within the prescribed period before the date of maturity. The payment will be made through NET/RTGS only, to the bank account of the deposit or mentioned in the Application. In case of any rejection of such instruction for NET/RTGS for any con, the Company will dispatch maturity repayment warrant, in favour of the first applicant appearing in the Application, within 10 (ten) days of the receipt of finding thou but the remaining on the Company from its bank about such relations. receipt of intimation by the Company from its bank about such rejection.
- (iii) In the event of death of the sole denositor and/or all the inint denositors, all payment(s) in relation to the Denosit including interest in the event or ocan or the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Sucression Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company, in the case of joint depositors, the nominee's right to receive the amount of Deposit including interest features that the depositor of the Company is the case of joint depositors, the nominee's right to receive the amount of the Administration of the Company is the state of all this depositor. The propriets in the supervision is the supervision of the Administration of the Company in the case of joint depositors, the nominee's right to receive the amount of the Administration of the Company is the supervision of Sucression and the supervision of the Company is the supervision of Sucression and the supervision of Sucression and Sucr shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such

Bajaj Holdings and Investment Ltd., Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Bajaj Housing Finance Ltd., Bajaj Finsery Direct Ltd, Mukand Ltd. and Bajaj Electricals Ltd.

amounts in trust for the legal heirs.

(iv) Request for renewing the Deposit (or a portion thereof) can be made either by visiting the Website or https://mysite.bajajfinservicending.in/FDRenewal.aspx or by visiting the Company's customere portal at https://customerlogin.bajajfinservin ("Experia"), atleast 1 (one) business day before the maturity date of Deposit OR physically atleast 2 (two) business day before maturity date of Deposit by visiting the nearest Company branch or by sending a written request through the independent financial advisors or national distributors empaneled with the Company, to enable the Company to repay and/or renew the Deposit (or a portion thereof) as the case may be on the due date. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Depositor also has the option to renew either principal or principal alongwith interest at the time of placing the deposit, by ticking "Auto renewal" option on page 1. Renewal of Deposits will be subject to the rate of interest and other terms is conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time 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.

#### PREMATURE WITHDRAWAL:

- (I) (II)
- PREMATURE WITHDIA WALE:

  Premature withdrawal is permitted for either one or more deposit opted by the customer through this application form.

  Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard.

  Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:

  (a) Up to 3 (three) months from date of Deposit: No withdrawal of the Deposit is permitted However, in the event of death of a
- (a) Up to 3 (three) months from date of Deposit: No Withdrawal of the Deposit is permitted However, in the event of decan of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.

  (b) After 3 (three) months but before 6 (six) months from the date of the Deposit: No interest will be paid.

  (c) After 6 (six) months but before the date of maturity of the Deposit: Interest will be paid at a rate which is 2% lower than the return of the company of the proof of the Company of the proof of the Company.
- rate specified for the period during which the scheme has run. In case no rate is specified for the Deposit period, interest rate payable will be 3% lower than the lowest rate being offered by the Company, Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

#### LOAN AGAINST DEPOSIT:

IDMA MORINS I DEPOSIT:

Vaoan against the deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. A depositor becomes eligible for availing the facility only post the expiry of 3 months' period from the Deposit being on books of the Company. 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%.

#### OTHER TERMS

- 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 156/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. Alt present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds Rs. 5,000/- (Rupees five thousand only). It is the sole responsibility of the depositor 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. Customers can also fill Form 15 G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds Rs.2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, Rs.3,00,000 (Rupees three lacs only) for senior citizens (aged 80 years and above), then form 15 G/H will not be valid and tax will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. 9. (I)
- guadelines as amended from time to time will be applicable.

  In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant in the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/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 alongwith appropriate instruction,
- submission of a notarized copy of the death certificate in the name of the deceased depositor alongwith appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.

  The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure for transmission. Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis on written instruction signed by all the concerned deposit holder(s). The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the
- (vi) date of maturity

- date of maturity.

  The accompanying advertisement inviting fixed deposits forms part of the Application.

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

  By submitting this Application, I/we hereby expressly consent and authorise BFL/ Its representatives/lis agents/ lis business partners/fits group companies/list affiliates to send me 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 my/our Application.

## 10. HOW TO APPLY

- sitor(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of
- Depositor(s) are requested to go timough the terms and contained above. These terms and contained some the Application.

  The attached application form should be duly filled and signed by the applicant(s).

  The amount should be deposited only by debit card or by a CTS compliant account payee cheque drawn in favour of 'BAJAJ FINANCE LTD ACCOUNT NUMBER 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side of the cheque.
- In case of investment through cheque, application form alongwith the cheque and required documents may be submitted with any of Company's branch or authorised distributors. In case of investment through debit card, application form alongwith Copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorised distributors.
- Customers who wish to apply online, can do so for a maximum amount of Rs. one lac in aggregate within a tenure of one year, through the Website or https://mysite.bajajfinservlending.in/FDhome.aspx or Experia
- Customers who wish to renew Deposits online, can do so through the Website or https://mysite.bajajfinservlending.in/
- Customers who wish to renew Deposits online, can do so through the website or https://mysite.bajajiniserviending.in/ FDRenewal.aspx or Experia. Introduction of all the applicant as is compulsory. Such introduction may be by any one of the following methods:
  (a) The applicant can also obtain introduction from any other fixed deposit holder with BFL. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BFL records;
  (b) The negligible trea also introduces himself/herself hungdiging and signal of any one of the decuments (which contains the
- (b) The applicant can also introduce himself/herself by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BFL for verification. The aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.

### IMPORTANT INFORMATION

- In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001
- (ii) 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

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Provisional Rec									Applicati	on Numb	er			
Cheque (Che	eque no				)	^Debit ca	rd (Name of do	bit cardl	nolder					)
Amount (insert tot	tal amount	in case of	multi deposit)	INR										
Bank name					Branch					Account t	/pe			
Bank account num	nber				IF	SC			Tra	ansaction	date			
Reference No. (Ap	plicable fo	r deposit ar	mount electron	ically tra	ansferred through	Net bank	king or Debit car	d)						
Deposit details:	Tenor	1)	Months	2)	Months	3)	Months	4)	Months	5)	Months			
	ROI	1)	%	2)	%	3)	%	4)	0/0	5)	%			
Write to us at wed	are@baia	ifinserv.in	or call our IVR	on <b>020</b>	3957 4151							For BAIAI	FINANCE L	.TD

# **BAJAJ FINANCE LIMITED**

Registered Office: Akurdi, Pune 411 035

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

## Fixed Deposit Schemes 'FAAA/Stable' Rating by CRISIL | 'MAAA (Stable)' Rating by ICRA

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

#### Rate of Interest per annum valid up to Rs.5 Crores per deposit (w.e.f. May 8, 2019)

Tenor in	Minimum	Cumulativa							
months	deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half yearly	Annual			
12 - 23		8.00%	7.72%	7.77%	7.85%	8.00%			
24 - 35	25,000	8.15%	7.88%	7.93%	8.00%	8.15%			
36 - 60		8.60%	8.28%	8.34%	8.42%	8.60%			
Special tenor scheme									
15	1,00,000	8.05%	7.77%	7.82%	7.89%	8.05%			

- Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof Shri Ranjan Sanghi of age): Additional interest at the rate of 0.35% p.a. will be provided on Deposit amount of up to Rs. 5 (five) crore;
  - Customers (individual or non-individuals) having a customer ID in BFL system:
- Additional interest to the existing customer at the rate of 0.25% p.a. will be provided on Deposit amount of up to Rs. 5 (five) crore. It is clarified that said additional benefit of 0.25% is applicable on deposit made after gap of 15 days from the date of creation of existing deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit of 0.25%, the latest FD need to be
- on 1st Jan XXXX, to avail additional benefit of 0.25%, the latest FD need to be created on or after 15th Jan XXXX;
  Existing or matured or freelook Policy holder of Bajaj Allianz Life Insurance Company Ltd (subject to submission of proof of policy document): Additional interest at the rate of 0.25% p.a. on Deposit amount of upto Rs. 5 (five) crore Bajaj Group Employees Additional rate of 0.25% p.a. (Bajaj Holdings and Investment Ltd., Bajaj Allianz Life, Bajaj Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Housing Finance Ltd., Bajaj Finserv Direct Ltd., Mukand Ltd. and Bajaj Electricals Ltd for deposit sizu lut 5. Crore Electricals Ltd) for deposit size up to 5 Crore
- Only one of the above special category benefit is allowed per transaction.

  FD renewal customers (individual customers only)- Additional rate of 0.10% p.a. for deposit size up to 5 Core. Additional rate is applicable over and above special category benefit
- Rate of interest for bulk deposits of more than 5 Crore may vary from the published card rate and to be decided on a case to case basis by Bajaj Finance Limited
- Minimum deposit size is as specified above
- Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

A. Name of the company: BAJAJ FINANCE LTD. B. Date of incorporation: 25th March 1987 **C & D. 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 (St	Dividend	
ended on	Before Tax `	After Tax	%
31.03.2016	1964.57	1278.52	250
31.03.2017	2817.52	1836.55	180
31.03.2018	4056.36	2646.7	200

### E. Brief particulars of the management of the Company:

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

#### F. Names, addresses and occupations of Directors:

	-	
NAME	ADDRESS	OCCUPATION
Shri Rahul Bajaj Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist
Shri Nanoo Pamnani	21 EI CID 13 A,	Professional
Vice Chairman	Ridge Road, Malabar Hi <b>ll</b> , Mumbai 400 006	
Shri Sanjiv Bajaj	Bajaj Vihar Colony, Mumbai-Pune	Industrialist
Vice Chairman Shri Rajeev Jain	Road, Akurdi, Pune 411 035 D-2, Ivy Glen, Marigold Premises,	Service
Managing Director	Kalyani Nagar, Pune 411 014	A TOTAL SECTION
Shri Madhur Bajaj	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi,	Industrialist
	Pune 411 035	
Shri Rajiv Bajaj	Bajaj Vihar Colony, Mumbai-Pune	Industrialist
Shri D S Mehta	Road, Akurdi, Pune 411 035 301/302 Gora Gandhi Apartments,	Business
	3rd Floor, 3 Laburnam,	
Shri D J Ba <b>l</b> aji Rao	Gamdevi, Mumbai 400 007 D-103, Adarsh Residency, 47 Cross	Professional
	2nd Main, 8th Block, Jayanagar,	
Dr. Omkar Goswami	Bangalore 560 082 E-121, Masjid Moth, First Floor,	Economist
DI. OTTIKGI GOSWGITII	Greater Kailash 3,	Economist
	New Delhi 110 048	
Shri Dipak Poddar	Brij Kutir, Rungta Lane, 17th Floor, Off Nepean Sea Road,	Industrialist
	Mumbai 400 026	

Flat No. 21, Mistry Court, 4th Floor, Business Dinshaw Vachha Road. Mumbai 400 020 Shri Rajendra Universal Auto Traders, Business Universal Auto Traders, M.G. Marg, Gangtok 737 101, Sikkim Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Dr. Gita Piramal Business

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

Mumbai 400 025

(Rs. in crore

(Rs. in crore)

EQUITY & LIABILITIES	As on 31.03.2018	As on 31.03.2017
Shareholders' funds:		
Share capital	115.03	109.37
Reserves & surplus	16,403.26	9,490.94
Money received against share warrants	0.00	0.00
Non-current liabilities:		
Long term borrowings	43,167.89	33,115.96
Other long term liabilities	487.53	484.87
Long term provisions	1,121.68	1,085.62
Current liabilities:		
Current maturities of long t	erm borrowings	
Secured loans	6,565.00	6,377.36
Unsecured loans	1,262.83	833.91
Short term borrowings	10,571.31	8,922.42
Trade payables	453.99	309.04
Other current liabilities	3,292.07	2,791.63
Short term provisions	188.43	209.32
Total	83,629.02	63,730.44

ASSETS A	s on 31.03.2018	As on 31.03.2017
Non-current assets:		
Fixed assets		
- Property, Plant and Equipmer	nt 343.87	285.90
- Intangible Assets	120.79	75.23
Non-current investments	2,365.58	1,090.30
Deferred tax assets (net)	386.41	369.07
Receivables under financing act	ivity 43,807.32	32,028.10
Long-term loans and advances	79.91	59.86
Current assets:		
Current investments	1,294.88	2,984.40
Receivables under financing act	vity 34,203.92	25,654.78
Cash and bank balances	228.73	325.80
Short term loans and advances	256.64	501.17
Other current assets	540.97	355.83
Total	83,629.02	63,730.44
		(Rs. in crore)

		(Rs. in crore)
Contingent Liabilities (Standalone)	As on 31.03.2018	As on 31.03.2017
Disputed claims against the Company not acknowledged as VAT matters under Appeal ESI matter under Appeal	debts 31.27 2.39 5.14	17.29 2.24 5.14
Service tax matter under appear - On interest subsidy - On others	1,243.80 3.11	1,147.10 4.43
Income Tax matters under Appeal - Appeals by the Company - Appeals by the income tax de	8.90	12.93 32.98

- H. a) Amount which the Company can raise by way of Deposits as per Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016
  - b) Deposits actually held as on 31.03.2018 Rs. 5,705 crore
- The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are Rs. 61.95 crore (Bajaj Allianz General Insurance Company – Rs.11.77 Cr, Bajaj Allian, Life Insurance Company Ltd. – Rs.2.99 Cr, Bajaj Auto Ltd. – Rs.2.12 Cr, Bajaj Electricals Ltd – Rs.0.01 Cr, Bajaj Housing Finance Ltd. – 2.25 Cr, Jamnalal Sons Pvt. Ltd - Rs.0.19 Cr and Mukand Ltd. - Rs.42.62 Cr)
- The Company has no overdue deposits other than unclaimed deposits.
- K. The Company declares as under
  - The Company has complied with the provisions of the
  - directions applicable to it.

    The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
  - The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
  - The deposits solicited by the Company are not insured. The Financial position of the Company as disclosed and the
  - statements made in the 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 the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company
- L. The deposits shall also be subject to the terms and conditions as per the application form.
- M. Premature repayment of Fixed Deposit is at the sole discretion of BFL. However, in such case the interest will be allowed as per the regulations of the Reserve Bank of India in that behalf. The present directions for premature repayment provides as under:
  a) Up to 3 months from date of deposit: No withdrawal permitted b) After 3 months but before 6 months: No interest
  - c) After 6 months but before the date of maturity: 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable will be 3% lower than the lowest rate being offered by BFL.
- N. The Business carried on by the Company and its subsidiaries with details of branches or units if any:
- The Business carried on by the Company and its subsidiaries with details of branches or units if any:

  1. Business carried on by the Company and its branches: Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedaba, Ahmedanga, Ajmer, Akola, Akot, Adapputa, Allahabad, Ambala, Amravati, Arnreli, Armitsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramatt, Bardoli, Barelly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijpur, Bikaner, Bilappur, Bokare, Bolgpur, Borsad, Calikut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chihindwara, Chikili, Chiplun, Chitzduraga, Chittaranjan, Chopda, Cochin, Coimbator, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Ohanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Forde, Gandhidham Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalbaiguri, Jammu, Jamnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalbaiguri, Jammu, Jamnagar, Tamer, Jamnsedpur, Jordhur, Jungadh, Kadik, Kaithalk, Kakhada, Kalka, Kannur, Kopergaon, Kotba, Kota, Kottayam, Kumoo, Kuruksheta, Latur, Lucknow, Ludhiana, Machilipatham, Maduriai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad Nagarcui, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nelore, New Delhi, Palanpur, Pandharpur, Panipat, Patala, Patn, Pen, Phagwada, Pirpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahumndry, Rajgurunagar, Rajkot, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Ra Visit our branch or directly by clicking https://www.bajajfinserv.in/reach-us
  - 2. Business carried on by the subsidiaries of the Company

۷.	. business corned on by the substatutes of the company.			
	Sr. No.	Name of Subsidiary	Address of Registered Office	Activity
	1	Bajaj Housing Finance Limited (formerly Bajaj Financial Solutions Limited)	Bajaj Auto Ltd. Complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
	2	Bajaj Financial Securities Limited	Bajaj Auto Ltd. Complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock Broking

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 19th July 2018 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors for Bajaj Finance Limited

> (Raieev Jain) Managing Director DIN: 01550158

# 26 April 2019

Pune

The amount should be deposited only by cheque or debit card made payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no.: 00070350006738, Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Bank branch: 885, Bhandarkar Road, Pune-411004

Applic	ation Form No.:					
FATC	A/CRS Details for non-Indi	vidual Applic	cants (r	manda	atory)	
Name o	Name of the entity					
Type of	Type of address given at KYC: Residential or Business Residential Business Registered Office					
Note: "A In case	address of tax residence would be taken as av of any change, please approach KRA & notify	vailable in KRA (KYC Re the changes"	egistration A	Agency) d	atabase.	
PAN		Date	of incorpora	ation:		
City of i	ncorporation	Coun	try of incorp	oration		
Entity Co	onstitution Type: Partnership Firm HUF [ Limited Liability Partnership	Society /	AOP/BOI cal Person [	Trust Othe		ır 🗌
Please t	tick the applicable tax resident declaration –					
Is "Entit	y" a tax resident of any country other than Inc	dia? Yes	No			
	olease fill below details for all countries (other tion on the next page	r than India) in which	the entity is	a resider	nt for tax purpose	es as well as Ultimate Beneficiary Ownership (UBO)
	Country of tax residency	Tax Identification	number or	function	al equivalent	Identification type (TIN or other, please specify)*
Reasor Reasor Reasor	is not available please tick reason A, B or n A – The country where applicant is liable n B – No TIN required (Select this only if th n C – Any other reason	e to pay taxes does ne authorities of the	e respective	e country	of tax residen	
	the Entity's Country of Incorporation / Tax resi n Entity's exemption code here					
		ı	FATCA & CR	S Declar	ation	
	(Please consi	ult your professional t	ax advisor f	or further	guidance on FAT	CA & CRS classification)
	the Entity Country of Incorporation/Tax exemption code are provided below in tal					mention entity exemption codeease of customer to mention the exemption code same
Code	Sub categor	ГУ		Code		Sub category
A	An organization exempt from tax under section 501 as defined in section 7701(a)(37)	(a) or any individual retire	ment plan	G H	A real estate inves	stment trust tment company as defined in section 851 or an entity registered at all
В	The United States or any of its agencies or instrume				times during the t	ax year under the Investment Company Act of 1940
С	A state, the District of Columbia, a possession of the subdivisions or instrumentalities	e united States, or any of t	tneir politicai	J	A bank as defined	und as defined in section 584(a)
D	A corporation the stock of which is regularly traded markets, as described in Reg. section 1.1472-1(c)(1)(i		ed securities	K	A broker	
E	A corporation that is a member of the same expand described in Reg. section 1.1472-1(c)(1)(i)	ded affiliated group as a co	orporation	M		om tax under section 664 or described in section 4947(a)(1) t under a section 403(b) plan or section 457(g) plan
F	A dealer in securities, commodities, or derivative fir principal contracts, futures, forwards, and options) t laws of the United States or any state					
PART A	to be filled by Financial Institutions or Direct	t Reporting Non-Finar	ncial Entities	(NFEs)]		
We a	re a:	GIIN	I (consists of	f 19 chara	cters)	
1	cial institution		is applied		•	
OR Direc	t reporting NFE					re sponsored by another entity, and indicate your sponsor's name below
		'				
If GIIN	not available and If the entity is a financial in:	stitution(tick whichev	ver is applica	able): N	lot required to ap	pply for Not obtained – Non-participating FI
PART E	g (please fill any one as appropriate "to be fill	ed by NFEs other than	n Direct Repo	orting NFI	Es")	
1.	Is the Entity an active NFE		Yes Nature			BO declaration in the next section.) No
2.	Is the Entity a passive NFE		Yes Nature			BO declaration in the next section.) No

Ultima	ate Beneficiary Ownership (UBO) declaration (to be fille	d by a non-individual tax resident of any co	ountry other than India)
Name	of the entity		
Entity C	Constitution Type: Partnership Firm HUF Society		
Please	Limited Liability Partnership Artificial Julist below the details of controlling person(s), confirming ALL co	uridical Person Others specify	
	H controlling person(s):	sames of darresidency / permanent residency /	cazensinp and the fox decranicador namiceis
1.	Name of Beneficial owner / Controlling person	Tax ID Type (TIN or Other, please . specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency	Beneficial Interest %	
	Tax ID No Or functional equivalent for each country	Address type: Residential Business Registered Office	
2.	Name of Beneficial owner / Controlling person	Tax ID Type (TIN or Other, please . specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency	Beneficial Interest %	
	Tax ID No Or functional equivalent for each country	Address type: Residential Business Registered Office	
3.	Name of Beneficial owner / Controlling person	Tax ID Type (TIN or Other, please . specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency	Beneficial Interest %	
	Tax ID No Or functional equivalent for each country	Address type: Residential Business Registered Office	
	ve NFE, please provide below additional details filled by controlling persons with tax residency / permanent res	Occupation Type - Service, Business,	Date of birth
	NREGA Job Card, Others  Country of Tax residency	Others Nationality	Gender: Male Female Other
	Tax ID No Or functional equivalent for each country	Father's Name	
2.	PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others	Occupation Type - Service, Business, Others	Date of birth
	Country of Tax residency	Nationality	
	Tax ID No Or functional equivalent for each country	Father's Name	
3.	PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others	Occupation Type - Service, Business, Others	Date of birth
	Country of Tax residency	Nationality	
	Tax ID No Or functional equivalent for each country	Father's Name	
Contifi			
	cation: • have understood the information requirements of this Form (r	read along with the FATCA & CRS Instructions) and	hereby confirm that the information provided
by me	e / us on this Form is true, correct, and complete. I /We also con t the same.	nfirm that I /We have read and understood the Fa	ATCA & CRS Terms and Conditions below and hereby
	<b>rration:</b> understand that my/our purchase from the Company may create	legal tax or other financial/ reporting obligations f	for me/us under the laws of the country of which I/we
hold c	itizenship or reside in. I/we shall be solely responsible for undert he Company liable under any circumstance in the event of a defa itors/ tax authorities the Company may also be required to report	aking and fulfilling any obligations that I/we may l ult on my/our part in fulfilling the said obligations.	nave under the laws of such country/ies and shall not  I/ We agree that, as may be required by domestic
	Signature of	Signature of	Signature of
		nd authorized signatory	third authorized signatory

Customer ID:	'FORM NO. 15G'			
Application Form No.: [See section 197A(1), 197A(1A) and rule 29C]				
		be made by an individual or a person omes without deduction of tax.		
	PART I			
1. Name of Assessee (Declarant)First Mic	ddle	Last 2. PAN of the Assessee.		
3. Status (tick whichever applicable):INDIVIDUAL/HUF 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	lete address including PIN	code:		
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 colu	umn 10 to be included			
12. Details of Form No. 15G other than this form filed during the previou				
		ome 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		
Declaration/Verification  We	n this form are not includit mated total income includi provisions of the Income-ta *my/our *income/income:	ole in the total income of any other persong *income/incomes referred to in point x Act, 1961, for the previous year ending on the referred to in column 11 *and the aggree	on under sections 60 to 64 t 10 *and aggregate amou on 31.03relevant gate amount of *income/in	
ace Date		S	ignature of the Declarant	
	PART II			
	nsible for paying the inco	ome referred to in column 11 of Part I]		
Name of the person responsible for paying <b>BAJAJ FINANCE LIMITED</b>		Unique Identification No.	•	
PAN of the person responsible for paying <b>AABCB1518L</b> Complete Address: <b>4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE,</b>	OFF PIINF AHMEDNAGA	R ROAD VIMAN NAGAR PIINF - 4110	14	
	ail ID		17	
	nount of income paid <b>Gro</b> s			
Date on which Declaration is received D D M M Y Y Y Y D	ate on which the income	has been paid/credited (DD/MM/YYYY)	D M M Y Y Y	
Place				
Date			person responsible	
		for paying the income refe	neu to in column 10 of Par	

\*Delete whichever is not applicable

As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN). Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

- 1. Enter the name of the declarant
- Enter the PAN of the declarant
- 3. Tick whichever status is applicable
- 4. The financial year to which the income pertains.
- 5. Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- Please mention 'Yes' if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- 10. Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- 11. Enter income from all sources, including income filled in 10. above
- 12. In case any declaration(s) in Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.
- 13. Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

14. Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

a. In a case where tax sought to be evaded exceeds twenty-five lac rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

b. In any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

The person responsible for paying the income referred to in column 10 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.

The person responsible for paying the income referred to in column 10 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1A) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 10 and 12.

Custome	er ID:		'FORM NO. 15H'		
Applicat	Application Form No.: [See section 197A(1), 197A(1A) and rule 29C]				
				n individual who is of the age of without deduction of tax.	
1. Name	of Assessee (Declarant)	First Mi	iddle	Last 2. PAN of the Assessee	
3. Status	(tick whichever applicable):II	NDIVIDUAL/HUF 4. Previo	ous year (P.Y.) (for which de	claration is being made): 2020 .	
				code:	
9(a). Whe	ether assessed to tax under	the Income-tax Act, 1961: Yes	No 9(b). If yes, late	est assessment year for which assessed.	
10. Estim	ated income for which this o	leclaration is made			
11. Estim	ated total income of the P.Y.	in which income mentioned in co	lumn 10 to be included $_{--}$		
			Aggregate amount of inco	ome for which Form No. 15H filed	
	Is of income for which the d				
Sr. no.	Identification number of re	elevant investment/account, etc.8		Section under which tax is deductible	Amount of income
1			Fixed Deposit Interest	194 A	
2			Fixed Deposit Interest	194 A	
3			Fixed Deposit Interest	194 A	
4			Fixed Deposit Interest	194 A	
*I/We complete al Income- tax *income/inc the assessm referred to i	nd is truly stated. *I/We deck Act, 1961. *I/We further de comes referred to in point 13 nent year 2020	lare that the incomes referred to inclare that the tax *on my/our esting computed in accordance with the will be nil. *I/We also declare that	in this form are not includil imated total income includ provisions of the Income-ta t *my/our *income/income	best of *my/our knowledge and belief ole in the total income of any other per- ing *income/incomes referred to in poir x Act, 1961, for the previous year ending s referred to in column 11 *and the aggre year 2020 will not exceed the	son under sections 60 to 64 of th nt 11 *and aggregate amount of on 31.03relevant to egate amount of *income/income:
Place	Date	2			Signature of the Declarant
			PART II		
				ome referred to in column 11 of Part I	
		paying <b>BAJAJ FINANCE LIMITED</b>		Unique Identification No	0
	he person responsible for p	, 3	OFF DIINE AHMEDNAGA	IR ROAD, VIMAN NAGAR, PUNE - 411	01/
	he person responsible for p		nail ID		014
	ne No. (with STD Code) and	, •	nount of income paid <b>Gro</b>	ss Interest for FY	
Date on	which Declaration is receive	2d D D M M Y Y Y Y D	Date on which the income	has been paid/credited (DD/MM/YYYY)	D D M M Y Y Y
Place					
Date					e person responsible erred to in column 10 of Part I

\*Delete whichever is not applicable

As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN). Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

- 1. Enter the name of the declarant
- Enter the PAN of the declarant
- 3. Tick whichever status is applicable
- 4. The financial year to which the income pertains.
- 5. Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- Please mention 'Yes' if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- 10. Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- 11. Enter income from all sources, including income filled in 10. above
- 12. In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.
- 13. Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

14. Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

a. In a case where tax sought to be evaded exceeds twenty-five lac rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

b. In any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

The person responsible for paying the income referred to in column 10 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.

The person responsible for paying the income referred to in column 10 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1A) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 10 and 12.

### **KYC DOCUMENTATION FOR OPENING ACCOUNT**

Please note that these guidelines are based on the RBI Master Directions - Know Your Customer (KYC) Direction, 2016 updated as on July 12, 2018 and the PMLA and UIDAI Notifications issued

#### (A) KYC Documents for an Account of INDIVIDUAL, and for 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) listed below:

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
ı	Valid Passport	Valid Passport
ii	Valid Driving License	Valid Driving License
iii	Voter's Identity Card issued by Election Commission of India	Voter's Identity Card issued by Election Commission of India
iv	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **
V	Job Card issued by NREGA duly signed by an officer of the State Government	Job Card issued by NREGA duly signed by an officer of the State Government
vi	-	Letter issued by the National Population Register containing details of Name, Address of the customer

<sup>\*</sup> Obtaining a **Certified Copy** by **Reporting Entity** (this includes our Company) means comparing the copy of Officially Valid Document (OVD) so produced by the client (i.e. customer) with its Original and recording the same on the copy by the authorised officer of the Reporting Entity"

#### (4) In case OVD does not have Current Address of the client, obtain below listed documents which are treated as **Deemed to be Officially Valid Documents** (DOVD) for the limited purpose of **Proof of Address**:

Sr. No.	Proof of Address (PoA)
I	<b>Utility bill,</b> in the name of the client, which is not more than <b>two months old</b> of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill)
ii	Property or Municipal tax receipt
iii	Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address
iv	Letter of Allotment of Accommodation from Employer issued by State Government or Central Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and Listed Companies, and Leave & License Agreements with such employers allotting official accommodation

submit an OVD mentioned in (A)(3), updated with Current Address, within three months of

### (B) KYC Documents for an Account of SOLE PROPRIETORSHIP CONCERN:

- (1) KYC Documents of the Proprietor as per the KYC Documents for Individual mentioned in Point A, and
- (2) Any of the Two documents in the name of the Proprietorship Concern as Proof of Business / Activity mentioned below:

Sr. No.	Proof of Business/ Activity in the name of the Proprietorship Concern
I	Registration Certificate
ii	Certificate / License issued by the Municipal Authorities under Shop & Establishment Act
iii	Sales and Income Tax returns
iv	GST/ CST/ VAT certificate (Provisional / Final)
V	Certificate / Registration document issued by Sales Tax / Service Tax / Professional Tax Authorities
vi	Importer Exporter Code (IEC) issued to the Proprietary Concern by the office of DGFT/ Licence/Certificate of Practice issued in the Name of the Proprietary Concern by any Professional Body Incorporated under a Statute
vii	The complete Income Tax return (not just the acknowledgement) in the Name of the Sole Proprietor where the firm's income is reflected and the same is duly authenticated / acknowledged by the Income Tax Authorities
viii	Utility Bills such as Electricity, Water, and Landline Telephone bills in the Name of the Proprietary Concern

#### (C) KYC Documents for an Account of PARTNERSHIP FIRM:

Sr. No.	Document Name
I	Registration Certificate
ii	PAN of the Firm (PAN is mandatory)
iii	Partnership Deed
iv	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A)
V	Beneficial Ownership Declaration as per Annexure III & KYC Documents of BO as per Point (A)

#### (D) KYC Documents for an Account of TRUST:

Sr. No.	Document Name
I	Registration Certificate
ii	Trust Deed
iii	PAN of the Trust
iv	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per point (A).
V	Beneficial Ownership Declaration as per Annexure III & KYC documents of BO as per Point (A)

## (E) KYC Documents for an Account of an UNINCORPORATED ASSOCIATION OR BODY OF

Sr. No.	Document Name
I	Resolution of the Managing Body of such Association or Body of Individuals
ii	Power of Attorney (POA) granted to attorney holder to transact on its behalf
iii	One recent Photograph, PAN/ Form 60 and valid OVD of the person holding an Attorney to transact on its behalf. (Attorney holder means Manager, Officer, Employee, Authorised Signatory, etc. holding an Attorney to transact on behalf of the client as mentioned in Point (A))
iv	Such information as may be required to collectively establish the legal existence of such Association or Body of Individuals
٧	Beneficial Ownership Declaration as per Annexure III & KYC documents of BO as per Point (A) $$

#### (F) KYC Documents for an Account of HINDU UNDIVIDED FAMILY (HUF):

Sr. No.	Document Name
I	Deed of Declaration of HUF or HUF Letter having Name and Signature of all Adult Male and Female Co-Parceners
ii	PAN of HUF
iii	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A).

#### (G) KYC Documents for an Account of a LIMITED LIABILITY PARTNERSHIP FIRM:

Sr. No.	Proof of Business/ Activity in the name of the Proprietorship Concern
ı	Limited Liability Partnership Agreement
ii	Certificate of Incorporation
iii	PAN of the LLP (PAN is mandatory)
iv	List of all existing designated partners of the LLP along with the Designated Partner Identification Number (DPIN) issued by the Central Government (on the letterhead of the LLP)
V	Resolution passed at the meeting of the Designated Partners for placing such Deposit/borrowing request with BFL.
vi	Proof of Address in the name of LLP
vii	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A).
viii	Beneficial Ownership Declaration as per Annexure III & KYC documents of BO as per Point (A).

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

							Be	nef	ic	<u>:ial</u>	(	<u>) v</u>	<u>vn</u>	<u>ers</u>	<u>hi</u>	p	<u>De</u>	<u>ecl</u>	<u>ar</u>	<u>at</u>	io	<u>n</u>															
To, Bajaj	To, Bajaj Finance Limited																																				
Accou	Account No Customer ID No																																				
Name	e of the Entity:																																				
	of the Entity:																																				
Addre	ess of the Entity:					_															_	_										_					
								<u> </u>														J			_]_				Pir	100	de		<u>.</u>				
	ompany is listed on									_																											
	ompany is Subsidia	•																										Exc	han	ge.							
In all	other cases, (Entity	other tha	na	Liste	d Co.	. 01	Subsid	iary o	t a	Liste	2d						tior	٦ - I,	. & S	ect	ION	-111	t ap	Ρli	cat	ile.											
. /											-		ecti						`	1 41	-0/	<i>/</i> ·					`										
	e the undersigned /. ( <b>Refer Note - A</b> )	hereby d	ecla	are ti	nat f	Ollo	wing	perso	NS	OWI	1 2	25%	o (IN	cas	e o	t Co	mp	anı	es)	/ 15	<b>o</b> %	(IN	oth	ıer	cas	ses	) or	m	ore	inte	ere	st ir	i the	Ca	aptio	one	d
Sr. No.	Name of Shareh Beneficial Ow Partners / Trust	ners /		Address of Share-holders / Beneficial Owners / Partners / Trustees etc.								Bei Owi Refe		Гуре	5	Date of Birth / Registration / Incorporation						PAN / Registration No.					Nationality				% of Shareholding / Profits / Interest / Ownership in the Entity						
1.			$\top$																			T									T						
2.			$\dagger$									T										T					1				$\dagger$						
3.			$\top$									T										Г									T						
4.			$\dagger$									T										T									1						
decla	cable only if there red in <b>Section – I (</b> wing persons(s), ha Name of Shareh Beneficial Ow Partners / Trust	ave contro nolders / ners /		ng ov	wner ddre: Be	rshi ss o		est in e-holowners	B de	enef		ial	0wr	:. ha ner d nefi	ving of the cial	g co	ntit Da Re		s de	ecla Birth	red	l in	Sec	c <b>ti</b> c	on N/	-1	(i)	abo				% ( Pr	of Sh ofits Own	are / I	ehol nte	din rest	g /
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	cable, if no person I / We declare tha below.											res		ed t	hre	sho											f th	e t	hres	sho	ld	lim	it pr	es	crib	ed	
Autho	orised Signatory (ie	es) (i)																_						Si	gna	atu	re										
Autho	orised Signatory (ie	es) (ii)																_						Si	gna	atu	re	_									
Autho	orised Signatory (ie	es) (ii)																_						Si	gna	atu	re	_									

(Refer note D for Signature requirement)

#### **Notes**

#### A. As per the Prevention of Money laundering (Maintenance of Records) Rules, 2019,

The beneficial owner for the purpose of sub-rule (1) shall be determined as under -

- (a) Where the client is a Company, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means. Explanation For the purpose of this sub-clause
  - i. "Controlling ownership interest" means ownership of or entitlement to more than 25% of shares or capital or profits of the company;
  - ii. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders' agreements or voting agreements;
- (b) Where the client is a Partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of / entitlement to more than 15% of capital or profits of the partnership;
- (c) Where the client is an Unincorporated Association or Body of Individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than 15% of the property or capital or profits of such association or body of individuals;
- (d) Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
- (e) Where the client is a Trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership; and
- (f) Where the client or the owner of the controlling interest is a Company listed on a stock exchange, or is a subsidiary of such a company, it is NOT necessary to identify and verify the identity of any shareholder or beneficial owner of such companies.

#### B. Beneficial Ownership Declaration is NOT required in following cases:

Individual accounts, Sole Proprietorship accounts, Government Departments, Public Sector Undertaking, Local Government Bodies (Municipal Corporation, Gram Panchayats etc.), Company listed on a recognised stock exchange. Majority owned subsidiary of a Company listed on a recognized stock exchange.

#### C. Beneficial Ownership Declaration to provide details of following

Partnership Firm / LLP: natural persons / partners,	Club: Members / Authorised Signatories / Beneficiary
Trust: Trustees / Settlor / Protector / Beneficiary	Association of Persons: Members / Auth. Signatories / Beneficiary
Foundation: Founder managers/Directors / Beneficiary	Pvt. Ltd companies and Unlisted Public Ltd Companies: Shareholder / Directors / Other Beneficiaries
Society: Members/Authorised Signatories / Beneficiary	In case of Foreign Entity: Shareholder/Director/Other Beneficiaries

#### D. Signature on Declaration form

Sr. No.	Type of Entity	Signatory (ies) for Signing BO Declaration
- 1	Partnership Firm / LLP / Trust / Foundation / Society / Club	Authorised Signatories should sign as per the Mode of Operations
ii	Association	All Authorised Signatories should sign
iii	Unlisted Public Limited Companies and Private Limited Companies	Any two Directors or Company Secretary or Authorised Signatories as per Mode of Operations
iv	Foreign Entity	All Authorized Signatories should sign

#### E. KYC Documents of Beneficial Owners should be submitted as per the OVD under PMLA and RBI Guidelines.

- (1) One recent Photograph
- (2) PAN or Form 60 if PAN is not allotted
- (3) Certified Copy  $^{\ast}$  of one of the Officially Valid Documents (OVDs) listed below:

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
- 1	Valid Passport	Valid Passport
ii	Valid Driving License	Valid Driving License
iii	Voter's Identity Card issued by Election Commission of India	Voter's Identity Card issued by Election Commission of India
iv	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **
٧	Job Card issued by NREGA duly signed by an officer of the State Government	Job Card issued by NREGA duly signed by an officer of the State Government
vi	-	Letter issued by the National Population Register containing details of Name, Address of the customer

<sup>\*</sup> Obtaining a Certified Copy by Reporting Entity (this includes our Company) means comparing the copy of Officially Valid Document (OVD) so produced by the client (i.e. customer) with its Original and recording the same on the copy by the authorised officer of the Reporting Entity"

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

	Vernacular Declaration Form
- 1: 1	L/We confirm that the content of this Application / Agreement / Letter / Torms and Conditions were read out and evaluated to me
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.

Signature of joint applicant

Signature of first applicant

Signature of joint applicant