

# FIXED DEPOSIT FORM

# BAJAJ FINANCE LIMITED

Application No.:

Broker Code: 3524

Sub Broker Code:

Scheme Code:

Coloured  
Photograph  
of First Applicant

Coloured  
Photograph  
of Second Applicant

Coloured  
Photograph  
of Third Applicant

## FAAA/Stable Rating by CRISIL

### Rate of Interest per annum

Deposit Tenor	Cumulative	Effective yield p.a. compounded annually	Non-cumulative			
			Monthly	Quarterly	Half Yearly	Annually
12 months	9.75%	9.75%	9.35%	9.35%	9.35%	9.75%
24 months	9.75%	10.23%	9.35%	9.35%	9.35%	9.75%
36 months	10.00%	11.03%	9.50%	9.50%	9.50%	10.00%
48 months	9.75%	11.27%	9.35%	9.35%	9.35%	9.75%
60 months	9.75%	11.85%	9.35%	9.35%	9.35%	9.75%

### Location-wise minimum deposit size

Greater Mumbai (Including Navi Mumbai and Thane) and National Capital Region (NCR)	₹1.5 Lakhs
Pune, Bangalore, Hyderabad, Ahmedabad, Kolkata, Chennai	₹1 Lakh
Rest of India (BFL branch presence, as per the list)	₹50,000*

\*For non-cumulative schemes minimum deposit size for rest of India is ₹1 Lakh

First Applicant's Name:  First  Middle  Last  Gender  M  F

Date of Birth:  DD  MM  YY PAN:  Annual Income: \_\_\_\_\_ Occupation: \_\_\_\_\_

Present House: Owned/Rented | Address: \_\_\_\_\_ Pin Code:

Email ID: \_\_\_\_\_ Phone No.:  Mobile No.:

If the First Applicant is a Minor, please provide the below details

Guardian's Name:  PAN:

(Attach a photocopy of your PAN Card)

Second Applicant's Name:  First  Middle  Last  Gender  M  F

Date of Birth:  DD  MM  YY PAN:  Mobile No.:

(Attach a photocopy of your PAN Card)

Email ID: \_\_\_\_\_

Third Applicant's Name:  First  Middle  Last  Gender  M  F

Date of Birth:  DD  MM  YY PAN:  Mobile No.:

(Attach a photocopy of your PAN Card)

Email ID: \_\_\_\_\_

**Constitution**  Resident Individual  Resident Non-Individual (Please tick any one of the below)

HUF  Statutory Board  Local Authority  Partnership  Proprietorship  Public Ltd. Co.  Private Ltd. Co.  Others \_\_\_\_\_

**Investment**  Fresh  Renewal **If Renewal, existing Deposit No.** \_\_\_\_\_  Renew Principal  Renew Principal and Interest

**Fresh Deposit Amount** Numeric \_\_\_\_\_ Words \_\_\_\_\_

**Payment details** (Cheque to be drawn in favour of "Bajaj Finance Ltd. Fixed Deposit Account Number 00070350006738")

Cheque No. \_\_\_\_\_ Bank Name \_\_\_\_\_ Bank Account Number \_\_\_\_\_

Account Type \_\_\_\_\_ Branch \_\_\_\_\_ IFSC Code \_\_\_\_\_



Deposit Term in months \_\_\_\_\_ Deposit Option  Cumulative  Non-cumulative  
Interest Payout Frequency (Mandatory if opted for Non-cumulative option)  Monthly  Quarterly  Half Yearly  Annually

UTR No. (Applicable for deposit value greater than ₹50 Lacs electronically transferred through RTGS) \_\_\_\_\_  
(Incase interest and maturity amount repayment desired in a separate account, please enclose a cancelled cheque of the same account)

Tax Deduction  Yes  No Form 15G/H (If opted for 'No' tax deduction)  Yes  No

Incomplete forms are not accepted by the income tax authorities and therefore, could result in deduction of tax at source. Please therefore, submit the form completed in all respects.

Special Category  Senior Citizen  BFL Existing Customer Please provide your BFL LAN/FD No. \_\_\_\_\_  
 Bajaj Group Employee Bajaj Group Employee ID along with organization name \_\_\_\_\_

Are you a Bajaj Finance Limited Shareholder/Promoter/Director  Yes  No Incase a shareholder, mention your folio no. \_\_\_\_\_

ID Proof (Any one of the following)  Passport  PAN  Voter ID  Driving License  Aadhaar Card

Address Proof (Any one of the following)  Passport  Driving License  PAN  Voter ID  Aadhaar Card

Latest Utility Bills (Telephone/Electricity)  Latest Bank Statement with Bank Seal

Signature Proof (Any one of the following)  Passport  Driving License  PAN

In case of Non-Individual category, enclose certified true copies of the following documents:

- Certificate of Registration/Incorporation issued by the Registrar of Companies Please mention your registration no. \_\_\_\_\_
- Memorandum & Articles of Association/Partnership Deed Date of incorporation 

D	D	M	M	Y	Y
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- PAN allotment letter/card
- Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account
- Power of Attorney granted to its managers, officers or employees to transact business on its behalf
- Authorized signatories list with specimen signatures
- Latest Utility Bill (Telephone/Electricity Bill)

## NOMINATION TO DEPOSIT - FORM DA 1: U/S 45 QB of RBI Act 1934

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 & Address of Nominee: \_\_\_\_\_ Age: \_\_\_\_\_

Relationship with Depositor: \_\_\_\_\_ \*Date of Birth (if nominee is minor): \_\_\_\_\_

\*2. As the nominee is minor on this date. I/We appoint \_\_\_\_\_ (Name, Address and Age) to receive the amount of said deposit on behalf of nominee in event of my/our/minor's death during the minority of the nominee. (\*Strike out if not applicable)

Place & Date:

Signature(s)/Thumb Impression of Depositor

Two Witnesses' Name & signature/ Thumb Impression 1) \_\_\_\_\_ 2) \_\_\_\_\_

Please provide ID proof of the nominee (optional)

### Declaration

The deposit amount together with interest is payable by online banking payment to the bank account specified by me/us in this application form or such other bank account intimated by me/us in writing to the Company from time to time. I/We also note that the fixed deposit receipt when issued will not be transferable. I/We declare that the amount mentioned herein is not being deposited out of the funds acquired by me/us by borrowing or accepting deposits from any other person. I/We have gone through the financials and other declarations furnished by the Company and after careful consideration, I/We am/are making the deposit with the Company at my/our own risk and volition. I/We declare that the first named depositor mentioned in this application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of deduction of tax, if applicable, under Section 194A of the Income Tax Act, 1961. The other names have been added merely for the sake of convenience. I/We declare that the first named depositor under this application does not hold, alone or as first named holder in any deposit(s) of the fixed deposit schemes of the Company, other than the deposits the particulars of which are indicated by me/us hereinabove. I/We also declare that whatever is stated in this application is true and correct. I declare that I/We have read and understood the Terms and Conditions mentioned in this form. I/We hereby authorise the Company to pay the interest and amount of deposit on maturity by online banking payment to my/aforsaid bank account, details of which are provided by me/us in this form.

### Signature of all depositors with Date:

First Applicant  Second Applicant  Third Applicant

#### For Office Use Only

Sourcing Channel (Tick one of the below options and mention your code)

- Individual Distributor  National/Regional Distributor  Direct Sales Team  
 Internal Business Vertical  Branch Cashier

Deposit Receipt No. \_\_\_\_\_ Date of Receipt \_\_\_\_\_ Date of Deposit \_\_\_\_\_

Checked By \_\_\_\_\_ Authorised By \_\_\_\_\_

Pay in slip No. \_\_\_\_\_ Reference No. \_\_\_\_\_ Scheme Code \_\_\_\_\_

## Terms and Conditions

Bajaj Finance Limited (Deposit accepting company) is referred to as BFL hereunder.

- Specific category of applicants will be eligible for special rates as mentioned below:  
Senior Citizens (subject to provision of proof of age) - Additional rate of 0.25% p.a.  
Bajaj Group (Bajaj Auto Ltd, Bajaj Finserv Ltd Group Cos.) Employees - Additional rate of 0.25% p.a.  
Bajaj Finance Limited Existing Live Customers - Additional rate of 0.25% p.a.
- With reference to the minimum deposit size mentioned in the application form, in case of amount deposited into BFL account which is lower than the threshold levels, BFL reserves the right to reject such deposits and refund the same to the customer. BFL is not liable to pay any interest on these unwarranted deposits.
- Properly completed Application Forms together with CTS compliant Account Payee Cheques payable at par may be deposited with the Branches/Distributors of BFL. The cheques should be drawn in the name of "BAJAJ FINANCE LIMITED - FIXED DEPOSIT ACCOUNT NUMBER 00070350006738".
- Deposits will not be accepted in Cash. Fixed Deposit account cannot be opened out of/ utilising any kind of borrowed funds.
- BFL will not entertain any request for change of scheme, once selected. Where the scheme is not indicated in the Application form, the deposit will be treated as placed in Cumulative Deposit Scheme for 60 months.
- Deposits will not be accepted from Non-residents and Foreign nationals. Applications from minors are acceptable provided the application forms are signed by their natural guardians on their behalf. Applicants who are shareholders should mention their Folio Number on the Application Form.
- Deposits will be accepted by BFL in Joint Names not exceeding three. All applicants must sign the application form. All communications will be addressed to the Depositor whose name appears as first applicant on the application form. Interest and repayment of Fixed Deposits will be made payable to the bank account of the first applicant mentioned in the application form or such other bank account intimated by the deposit holder(s) in writing to BFL from time to time or by way of warrant in favour of the first applicant.
- Introduction of all the joint depositors is compulsory. Such introduction may be by any one of the following methods:
  - In case the Prospective Depositor(s) is/are already a Fixed Deposit Holder(s), then he/they can introduce himself/themselves by giving details of his/their another Fixed Deposit Receipt.
  - The Prospective depositor(s) can also obtain introduction from any other Depositor of BFL. The said existing depositor is required to disclose his/her Name, Fixed Deposit Receipt Number and sign, as per specimen signature with BFL, in token thereof.
  - The Prospective depositors can introduce themselves by producing any one of the following original documents (which contains the photograph of the concerned depositors) and copy of latest colour photograph to BFL for verification. Latest colour photograph and Photo copy of such document produced is required to be attached to the Fixed Deposit Application.
    - In case of an Individual Depositor: \* PAN \* Passport \* Election ID Card \* Driving License \* Aadhar
    - In case of companies, firms and other bodies: Registration Certificate, Partnership Deed/Agreement and Memorandum of association
- In case the address mentioned in the above documents differs from the present address, a self certified copy of any one of the following documents should be furnished for proof of residential address, as specified in the application form
  - Telephone bill
  - Bank A/c Statement
  - Electricity bill
  - Ration Card
  - Letter from employerVerification through such documents will be in addition to the introduction by a person known to BFL. If the applicant fails to produce such introduction, BFL reserves the right to reject the fixed deposit application and the amount may be refunded to the applicant without any interest.
- In the event of death of any of the joint depositors, changes in the names of the deposit holders on deposit receipt and/or bank account to which interest and/or principal shall be credited shall be effected only on the production of a copy of the Death Certificate, certified to be true by notary public, without reference to the heirs and/or legal representatives of the deceased and instruction to BFL in this behalf by all the surviving deposit holder(s) jointly in writing.
- Nomination Facility is available to the depositors. The prescribed application Form No. DA 1 by Reserve Bank of India in this regard is available with our branches. Upon request of the depositors, BFL will arrange to send forms for Cancellation of nomination (Form DA 2) and Variation of Nomination (Form DA 3).
- In the event of death of sole depositor and/or all the joint depositors, all payment on account of principal and/or interest 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 BFL may deem fit for the same.
- In any other case, it will be necessary for the legal representative of the deceased depositor to produce Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of BFL.
- Any change in address, email ID, bank account etc mentioned in the application form may be effected by BFL only on the basis on written instruction signed by the sole/joint deposit holder(s) as per their signature on the application form.
- FIXED DEPOSIT RECEIPTS:** Fixed Deposit Receipts will be forwarded by Speed Post to the Depositors within a period of eight weeks from the date of deposit. Additionally a soft copy of the same shall also be sent across to the registered e mail address of the customer. Fixed Deposit Receipts will not be transferable. BFL will not accept or recognise any lien or assignment on the deposit and/or interest thereon.
- INTEREST:** Interest will be calculated from the date of deposit.

The dates for interest payments are as follows:

  - In case of non-cumulative deposits:
    - Monthly interest payments: Last date of month
    - Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
    - Half yearly interest payments: 31st March and 30th September
    - Annual interest payments: 31st March
  - In of cumulative deposits: Date of maturity of 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 days prior to any of the interest payment date, the interest for the part period will be paid on the next interest payment date.
- Income-tax, wherever applicable, will be deducted at source from interest 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 (Form 15G) is furnished to BFL's Registered Office at least two months before the due date of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the Financial Year exceeds ₹5,000/-. It is the sole responsibility of the depositor to provide BFL with a fresh Form 15G/H for every assessment year.
- The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only, to the bank account of the depositor mentioned in the application form, or such other bank account intimated to BFL in writing jointly by all surviving deposit holders from time to time. In case of any rejection of such instruction for NEFT/ RTGS on account of any reason, BFL will dispatch interest warrant, in favour of the first applicant as per the application

form, within 10 days of BFL receiving intimation from its bank about such rejection.

- It will be the responsibility of the depositor(s) to mention his/her/its correct details of the bank account in the application form for the purpose of making payment of interest and repayment of deposit on due date through National Electronic Funds Transfer (NEFT)/Real Time Gross Settlement (RTGS). In case of rejection of instruction for NEFT/RTGS, BFL will not be considered as liable for such rejection.
- RENEWAL/REPAYMENT:** BFL will make repayment of deposit on the date of maturity of the deposit unless it receives any request for renewal at least 7 working days before the date of maturity. The payment will be made through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only, to the bank account of the depositor mentioned in the application form. In case of any rejection of such instruction for NEFT / RTGS on account of any reason, BFL will dispatch maturity repayment warrant, in favour of the first applicant as per the application form, within 10 days of BFL receiving intimation from its bank about such rejection.

The Deposit Receipt duly discharged on a ₹1/- Revenue Stamp should be sent to the either the broker or the nearest BFL branch so as to the same finally reaching the Corporate Office of the BFL at 4 Floor, Bajaj Finserv Corporate Office, Off Pune Ahmednagar Road, Viman Nagar, Pune 411014 at least one week before the date of maturity to enable the BFL to repay or renew the deposit, as the case may be on the due date. Request for renewal should be accompanied by Application Form duly filled in and signed.

Renewal of deposits will not be automatic. It will be solely at the discretion of the BFL and from such date as may be agreed to by BFL.
- 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
  - Upto 3 months from date of deposit: No Withdrawal permitted
  - After 3 months but before 6 months: No interest
  - 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 lower than the lowest rate being offered by BFL.
- Provided that in the event of death of a depositor, BFL may repay the public deposit prematurely, even within the lock in period, to the surviving depositor(s) in the case of joint holding whose name appears first in the application form, or to the nominee or legal heir(s) of the deceased depositor, on the request of surviving depositor/s/nominee/legal heir and only against submission of proof of death and other documents to the satisfaction of BFL.

### OTHER TERMS AND CONDITIONS

BFL reserves the right to reject any application without assigning any reason whatsoever.

BFL reserves the right to alter or amend 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 due date.

In the event of loss or destruction or mutilation of a Fixed Deposit Receipt/Interest Warrant, BFL may, at its sole discretion, issue a duplicate receipt/warrant, on such reasonable terms as to indemnify or otherwise as it may think fit. All expenses incurred in this connection will be borne by the Depositor/s.

BFL will send all communications to the deposit holder(s) in electronic form from time to time at his/her/its email ID mentioned in the application form. In case of failure in transmission of such communication, the BFL will send physical copy of such communication within 10 days of such failure of transmission.

The accompanying advertisement inviting fixed deposits forms part of this application form.

These terms and conditions form part of the prescribed application form.

Deposits are accepted subject to Pune Municipal jurisdiction.

### HOW TO APPLY:

- Depositor(s) are requested to go through the terms and conditions printed above.
- The attached Application Form should be filled in fully and signed by the Depositor(s).
- The amount should be deposited only by cheque made payable to "BAJAJ FINANCE LTD - FIXED DEPOSIT 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 to the Fixed Deposit Schemes of BFL.

### OTHER REQUIRED INFORMATION

- In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Western Bench of Company Law Board at:

The Bench Officer, Company Law Board, 2nd Floor N.T.C. House, 15 Narottam Morarjee Marg, Ballard Estate, Mumbai - 400038
- In case of any deficiency of the BFL in servicing its deposit, the depositor may approach the District Level Consumer Redressal Forum, the State Level Consumer Redressal Forum or the National Consumer Redressal Forum for relief.

## Provisional Receipt

Received from \_\_\_\_\_ Cheque No. \_\_\_\_\_ for INR \_\_\_\_\_

dated \_\_\_\_\_ drawn on \_\_\_\_\_ Bank \_\_\_\_\_

Branch towards \_\_\_\_\_ Scheme For a period of \_\_\_\_\_ months at \_\_\_\_\_ % interest per annum.

Reference No. \_\_\_\_\_

For Bajaj Finance Ltd.

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