

FIXED DEPOSIT (for Individuals, HUF, Body of Individuals, Association of Persons, Societies, Trusts, Sole Proprietorships and Partnerships)
BAJAJ FINANCE LIMITED



FAAA/Stable Rating by CRISIL | MAAA (Stable) Rating by ICRA

Rate of interest per annum valid up to Rs. 5 crore (w.e.f. 10th July 2017)

Tenor in months	Cumulative	Non-cumulative			
		Monthly	Quarterly	Half yearly	Annual
12 – 23	7.60%	7.35%	7.39%	7.46%	7.60%
24 – 35	7.80%	7.53%	7.58%	7.65%	7.80%
36 – 60	7.85%	7.58%	7.63%	7.70%	7.85%

For senior citizens: Rate of interest per annum valid up to Rs. 5 crore (w.e.f. 01st February 2018)

Tenor in months	Cumulative	Non-cumulative			
		Monthly	Quarterly	Half yearly	Annual
12 – 23	7.95%	7.70%	7.74%	7.81%	7.95%
24 – 35	8.15%	7.88%	7.93%	8.00%	8.15%
36 – 60	8.20%	7.93%	7.98%	8.05%	8.20%

Rates for above Rs. 5 crore may vary from the published card rate
Minimum deposit size Rs. 25,000
Renewal rate benefit of 0.25% over and above the published card rate

PLEASE FILL IN BLOCK LETTERS AND TICK WHERE REQUIRED ☒

Date:

D	D	M	M	Y	Y	Y	Y
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Application Form No.: **33509390**
Sourcing Channel:
Broker Code: **3530**
KARVY STOCK BROKING LTD
Sub Broker Code:

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Scheme Code:

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Investment Details

Investment ☐ New ☐ Renewal ☐ If renewal, existing FD No. Renew Principal ☐ Renew Principal and Interest ☐ Partial renewal ☐
(only for cumulative) (cumulative up to P+I and non-cumulative up to only P)
Deposit Payable to ☐ First Holder ☐ Either or Survivor ☐
Deposit Amount Numeric Words
Deposit Term in Months Deposit Option ☐ Cumulative ☐ Non-cumulative ☐
Interest Payout Frequency (Mandatory for Non-cumulative option) ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annually ☐
Maturity Instruction: Renew Principal and Interest* ☐ (only for cumulative) ☐ Renew Principal* ☐ Payout on Maturity ☐

First Applicant Details

First Applicant's Name
First Middle Last
Constitution ☐ Resident Individual ☐ Resident Non-Individual (Please tick any one of the below) ☐
☐ HUF ☐ Statutory Board ☐ Local Authority ☐ Partnership ☐ Proprietorship ☐ Others ☐
Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP) ☐ Relative of 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 ☐ M ☐ F ☐ O CKYC No./KIN No. PAN/Form 60 (in absence of PAN) (mandatory)
Aadhaar no./Aadhaar card enrollment no./Virtual Identification Number (VID) (mandatory)
Date of Birth/
Date of Incorporation Marital Status ☐ Married ☐ Unmarried ☐ Others ☐
Address:
(Current/Correspondence Address)

City/Town/Village State/U.T.
Pin Code Is Current/Correspondence Address same as Permanent Address? ☐ Yes ☐ No
Email ID
(Mobile no. or Email ID is mandatory) S T D Code Landline Mobile Number
Occupation Type/Employment: ☐ Business/Self-Employed ☐ Professional ☐ Service-Public Sector
☐ Service-Private Sector ☐ Service-Government Sector
Annual Income ☐ Up to Rs. 15 lakh ☐ Rs. 15 lakh-Rs. 50 lakh ☐ Rs. 50 lakh+ ☐ Occupation ☐ Self employed ☐ Salaried ☐ Retired ☐

Coloured Photograph of First Applicant

*Tenor, option & interest payout frequency to be same as per original deposit

Father's/Spouse's Name Mr. Ms. Ms. First Middle Last

Mother's Name First Middle Last

If the First Applicant is a minor, please provide the below details:

Guardian's Name First Middle Last

PAN/Form 60 (in absence of PAN) (mandatory)

Special Category

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	BFL Existing Customer
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Please provide your BFL LAN/Customer ID

Please mention if you are a Baiji Finance Limited shareholder Yes No If yes, please mention your Folio No.

KYC Details of First Applicant

Applicant: Individual

Photo: A recent photo of the customer (Mandatory) _____

Proof of identification and address: Aadhaar Card/letter of Aadhaar enrollment/VID (Virtual Identification Number) (Mandatory)

Pan card **Or** Form 60 + any 1 of the below OVD (officially valid document) (Mandatory)

OVD (officially valid document): Passport ☐ Letter from National Population Register ☐ Voter's Identity card ☐ Driving license ☐

Job card issued by NREGA duly signed by an officer of the State Government _____

Identity card with applicant's photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks and Public Financial Institutions

Utility bill, which is not more than two months old, of any service provider (Mandatory only if current address different from address on Aadhaar card)

(a) Electricity bill ☐ (b) Telephone bill ☐ (c) Post-paid mobile phone bill ☐ (d) Piped gas bill ☐ (e) Water bill ☐

Property or Municipal Tax receipt _____

Pension or family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address ☐

Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation

Note: all documents collected should be certified copies

Applicant: HUF

HUF documents: Deed of declaration of HUF with List of coparceners signed by Karta and adult coparceners (Mandatory) _____ PAN of HUF (Mandatory) _____

Address proof in the name of HUF (Mandatory)

For Karta: Aadhaar No.+ PAN (Mandatory) ☐ Or Aadhaar No.+ Form 60 + 1 OVD (Mandatory as given in the Applicant Individual Section) ☐

Co-applicants (individuals): The documents pertaining to individuals as given in 'Applicant: Individual' section above are required

Note: all documents collected should be certified copies

Applicant: Sole proprietorship

Sole proprietorship documents: (Any 2 documents in the name of proprietary firm required)

Registration certificate	Certificate/license issued by the municipal authorities under Shop and Establishment Act	Sales and income tax returns
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GST Certificate	Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax Authorities
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License/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute

Complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax authorities

Utility bills such as electricity, water, and landline telephone bills _____

In respect of managers, officers or employees holding an attorney to transact on its behalf:

Aadhaar No.+ PAN (Mandatory) ☐ Or Aadhaar No.+ Form 60 + 1 OVD (Mandatory) ☐

Co-applicants (individuals): The documents pertaining to individuals as given in 'Applicant: Individual' section above are required

Note: all documents collected should be certified copies

Partnership documents: (Mandatory)

In respect of managers, officers or employees holding an attorney to transact on its behalf:

Note: all documents collected should be certified copies

Partnership documents: (Mandatory)

In respect of managers, officers or employees holding an attorney to transact on its behalf:

Any information/document required to collectively establish the legal existence of such an unregistered partnership _____

Co-applicants (individuals): The documents pertaining to individuals as given in 'Applicant: Individual' section above are required

Note: all documents collected should be certified copies

Trust documents: (Mandatory)

In respect of managers, officers or employees holding an attorney to transact on its behalf:

Aadhaar No. + PAN (Mandatory) Or Aadhaar No. + Form 60 + 1 OVD (Mandatory)

Co-applicants (individuals): The documents pertaining to individuals as given in 'Applicant: Individual' section above are required

Note: all documents collected should be certified copies

Documents: (Mandatory)

In respect of managers, officers or employees holding an attorney to transact on its behalf:

Aadhaar No.+ PAN (Mandatory) _____ Or Aadhaar No.+ Form 60 + 1 OVD (Mandatory) _____

Any information/document required to collectively establish the legal existence of such an Unincorporated association/body of individuals/unregistered trust	
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GST Certificate

Co-applicants (individuals): The documents pertaining to individuals as given in 'Applicant: Individual' section above are required

Note: all documents collected should be certified copies

Second Applicant's Name Mr. Ms. Mrs.

_____ First _____ Middle _____ Last

Date of Birth PAN/Form 60 (in absence of PAN) (mandatory)

Mobile CKYC No./KIN No. Marital Status Married Unmarried Others

Father's/Spouse's Name Mr. Ms. Mrs. _____

First Middle Last

Mother's Name _____

Occupation Type/Employment	Business/Self-Employed	Professional	Service-Public Sector
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Service-Private Sector | Service-Government Sector

Address: _____
(Current/Correspondence Address)

City/Town/Village State/U.T. Pin Code

Email ID _____ Gender ☒ M ☐ F ☐ O

Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP)	Relative of PEP
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Coloured
Photograph
of Second Applicant

Joint Applicant Details

Third Applicant's Name Mr. Ms. Mrs. _____

_____ First _____ Middle _____ Last _____

Date of Birth D D M M Y Y Y Y PAN/Form 60 (in absence of PAN) (mandatory) _____

Mobile _____ CKYC No./KIN No. _____ Marital Status ☐ Married ☐ Unmarried ☐ Others _____

Father's/Spouse's Name Mr. Ms. Mrs. _____

_____ First _____ Middle _____ Last _____

Mother's Name _____

_____ First _____ Middle _____ Last _____

Occupation Type/Employment ☐ Business/Self-Employed ☐ Professional ☐ Service-Public Sector
☐ Service-Private Sector ☐ Service-Government Sector

Address:
 (Current/Correspondence Address) _____

City/Town/Village _____ State/U.T. _____ Pin Code _____

Email ID _____ Gender M F O

Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP) ☐ Relative of PEP ☐

Coloured
Photograph
of Third Applicant

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 and Address of Nominee:.....
..... Relationship with Depositor Date of Birth

D	D	M	M	Y	Y	Y	Y
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2. As the nominee is a minor on this date, I/we appoint (Name, Address and Age)
to receive the amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee.
(*Strike out if not applicable)
- *Date of Birth (if nominee is a minor)
- *Place & Date:
- Two Witnesses' Name & Signature 1) 2) Signature(s) of Depositor

#Name should be same as that appearing on a valid ID proof of the nominee

Payment Details

Payment mode: ☒ Cheque ☐ Net Banking ☐ NEFT/RTGS

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 IFS Code

Transaction Date Bank ID PGI Reference No.

UTR No. (Applicable for deposit amount electronically transferred through RTGS)

(In case of RTGS mode of deposit or interest and maturity amount repayment desired in a separate account, please enclose a signed cancelled cheque of the same account with a valid IFS code)

*Forms 15 G & 15 H are enclosed herewith. Please duly fill and submit the applicable form to BFL alongwith this Application Form. Non-submission of form or submission of incomplete/incorrect form may result in tax deduction.

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 statements/particulars/representations furnished/made 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 herein above. 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/our aforesaid 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 _____

Terms and Conditions

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

- 1
- Specific category of applicants will be eligible for special rates as mentioned below:
- Senior citizens (more than 60 years of age, subject to provision of proof of age) – Additional rate of 0.35% p.a. for deposit size up to Rs. 5 crores. Applicable ROI given on page 1 of the application form

- Bajaj Group employees – Additional rate of 0.25% p.a. (BHL, BAL, BFS, BFL, MSL, BAGIC, BALIC, MUKAND and BAJAJ ELECTRICALS) for deposit size up to Rs. 5 crore

- Bajaj Finance Limited existing loan customers – Additional rate of 0.25% p.a. for deposit size up to Rs. 5 crores

- Bajaj Finance Limited existing FD customers – Additional rate of 0.25% p.a. for deposit size up to Rs. 5 crores (investor needs to have a gap of 2 months between the first and the second deposit to avail the benefit of 0.25%)

- Only one of the above special category benefits is allowed per transaction

- Fixed Deposit renewal customers – Additional rate of 0.25% p.a. for deposit size up to Rs. 5 crore. Additional rate is applicable over and above special category benefit

- Rate of interest for bulk deposits of more than Rs. 5 crore may vary from the published card rate and to be decided on a case to case basis by Bajaj Finance Limited
- 2
- 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.
- 3
- Properly completed Application Forms together with CTS compliant Account Payee Cheque may be deposited with the Branches Distributors of BFL. The cheques should be drawn in the name of 'BAJAJ FINANCE LIMITED - ACCOUNT NUMBER 00070350006738'.
- 4
- Deposits will not be accepted in Cash. Fixed Deposit account cannot be opened out of/utilizing any kind of borrowed funds.
- 5
- 'Loan Against the Deposit' facility shall be provided to the depositors. Loan to deposit value shall not exceed 75% and the depositor shall be eligible for the same post 3 months of being on books of Bajaj Finance Limited. The loan shall be provided at a rate of interest which shall be 2% higher than the rate of interest being provided on his deposit amount.
- 6
- 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. In case customer opts for Non-Cumulative deposit option but the interest payout frequency is not indicated in the application form, the deposit will be treated as placed in Annual Interest Payout frequency scheme.
- 7
- 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.
- 8
- 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.
- 9
- Introduction of all the joint depositors is compulsory. Such introduction may be by any one of the following methods:
- a) 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 existing Fixed Deposit Receipt

b) 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

c) 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

- PAN and Letter from UIDAI capturing Aadhaar number are mandatory; In absence of PAN, submit Form 60 along with 1 OVD

- In case of companies, firms and other bodies: Registration Certificate, Partnership Deed/Agreement and Memorandum of association
- 10
- A self-certified copy of any one of the following documents should be furnished for proof of address, in case the address mentioned in Aadhaar is different from current address as specified in the application form

1. Passport

2. Election ID Card

3. Driving Licence

4. Letter issued by the National Population Register

5. NREGA Job Card duly signed by State Government Officer

6. Utility bill which is not more than two months old of any the following service provider - electricity, telephone, postpaid mobile phone, piped gas, water bill

7. Property or Municipal Tax receipt

8. Bank account or Post Office savings bank account statement

Verification 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.
- 11
- 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.
- 12
- 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).
- 13
- 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.
- 14
- 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.
- 15
- 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.
- 16
- FIXED DEPOSIT RECEIPTS:

Fixed Deposit Receipts will be forwarded by Speed Post to the Depositors within a period of three weeks from the date of deposit. Fixed Deposit Receipts will not be transferable. BFL will not accept or recognise any lien or assignment on the deposit and/or interest thereon.
- 17
- INTEREST:

Interest will be calculated from the date of realisation of the cheque towards the deposit.

The dates for interest payments are as follows:

- 1) In case of non-cumulative deposits:

a) Monthly interest payments: Last date of month

b) Quarterly interest payments: 31st March, 30th June, 30th September and 31st December

c) Half yearly interest payments: 31st March and 30th September

d) Annual interest payments: 31st March
- 2) In case 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.
- 18
- 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 15 G) 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 Rs. 5,000/- . It is the sole responsibility of the depositor to provide BFL with a fresh Form 15G/H for every assessment year. In case of any incomplete/incorrect 15G/H forms, Bajaj Finance will not be responsible in case of tax deducted at source.
- 19
- 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.
- 20
- 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.
- 21
- 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 renewal request for any amount should be sent either to 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 unless already mentioned at the time of placing the original deposit. Renewal of deposit will be subject to the rate of interest and other terms & conditions prevailing on the date of maturity. Duly discharged deposit receipt is not required at the time of renewal of the deposits as it stands null & void post its maturity date.

Deposits can also be renewed online by visiting www.bajajfinserv.in==>Investment==>Fixed Deposit==>Renew Fixed Deposit or by logging into customer portal Experia

Renewal of deposits will not be automatic unless explicitly mentioned in the form at the time of placing of the fixed deposit. Deposit will be renewed only once based on the maturity instruction opted for in the application form at the time of placing the original deposit. The investor has the option to change the maturity instruction by submitting a fresh application form duly filled and signed by all depositors at least 7 days prior to maturity. It will be solely at the discretion of the BFL and from such date as may be agreed to by BFL.
- 22
- 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 (including death cases) 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.

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 cheque bounce, the cheque will be sent back to the customer's registered address within 15 days through courier. For all RTO cheque cases, the cheque will be held with BFL till the validity of the instrument post which it will be destroyed.

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:

1. Depositor(s) are requested to go through the terms and conditions printed above
2. The attached Application Form should be filled in fully and signed by the Depositor(s)
3. The amount should be deposited only by cheque made payable to 'BAJAJ FINANCE LTD – ACCOUNT NUMBER 00070350006738' and crossed 'Account Payee only'
4. The cheques should be payable at par and CTS compliant
5. Application Form along with the necessary remittance should be sent to the distributors to the Fixed Deposit Schemes of BFL or be submitted in any of BFL's branches
6. Depositor(s) can also apply online by visiting www.bajajfinserv.in==>Investment==>Fixed Deposit. Bajaj Finance Ltd customers can also apply on customer portal Experia

OTHER REQUIRED INFORMATION

1. 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 Office, Company Law Board, 2nd Floor N.T.C House, 15 Narottam Morarjee Marg, Ballard Estate, Mumbai - 400038
2. 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. _____

Write to us at wecare@bajajfinserv.in or call our toll-free IVR on 020 3957 4151

Application Number **33509390**

For BAJAJ FINANCE LTD



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