

BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY	LOAN AGAINST DEPOSIT AVAILABLE
Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)	As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

Rate of interest (% per annum) valid for deposits up to ₹3 crore (w.e.f 01st May 2026)

Regular Depositors

Regular FD: ₹ 15,000 to ₹ 3,00,00,000

Table 1

Period	Cumulative	Non-Cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annual
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12 - 17 months	6.60	6.41	6.44	6.49	6.60
18 - 30 months	6.85	6.64	6.68	6.74	6.85
31 - 60 months	7.40	7.16	7.20	7.27	7.40

Senior Citizens

Regular FD: ₹ 15,000 to ₹ 3,00,00,000

Table 2

Period	Cumulative	Non-Cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annual
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12 - 17 months	6.95	6.74	6.78	6.83	6.95
18 - 30 months	7.20	6.97	7.01	7.08	7.20
31 - 60 months	7.75	7.49	7.53	7.61	7.75

Note: Subject to the minimum deposit amount mentioned in Statutory Advertisement on next page.

Page 1 of 8



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App

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035.

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

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through our
website



BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035 | Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014

FIXED DEPOSIT SCHEMES

Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)

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

Rate of Interest per annum valid up to ₹3 Crores per deposit (w.e.f. 1st May 2026)

Regular Depositors

Regular FD: ₹ 15,000 to ₹ 3,00,00,000					
Table 1					
Period	Cumulative		Non-Cumulative		
	At Maturity (% p.a.)	Monthly (% p.a.)	Quarterly (% p.a.)	Half Yearly (% p.a.)	Annual (% p.a.)
12 - 17 months	6.60	6.41	6.44	6.49	6.60
18 - 30 months	6.85	6.64	6.68	6.74	6.85
31 - 60 months	7.40	7.16	7.20	7.27	7.40

- a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as "Deposit") with BFL is ₹15000/-.
- b) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate upto 0.35% p.a. per Deposit for an amount up to ₹3 (three) crore.
- c) Rate of interest for Deposits for an amount more than ₹3 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
- d) Subject to approval of Application by Bajaj Finance Limited (BFL), interest payable on a Deposit will be calculated from (i) the date of application made through BFL portal and associate partner portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date receipt of the funds by BFL, where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used; and (iii) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.
- e) 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 NEFT or RTGS or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the Deposit application form.
- f) The request for renewal of the Deposit signed or consented by all the deposit holders shall reach the Company either through physical application or through BFL Online portal at least 24 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. Fixed Deposit Receipt ("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.
- g) In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the cancellation request signed or consented by all the Deposit holders, shall reach the Company at least 24 hours before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

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. 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 ended on	Profit (Standalone)		Dividend %
	Before Tax	After Tax	
31.03.2023	13,881.51	10,289.74	1500
31.03.2024	17,053.08	12,644.11	1800
31.03.2025	21,676.09	16,661.50	2200

D. 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 affairs of the Company.

E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Sanjiv Bajaj (Chairman)	Plot No. 59, Lane No. 3, Koregaon Park, Pune City 411001.	Industrialist
Shri Rajeev Jain (Vice Chairman & MD)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Rajiv Bajaj	34/35 Lane No.2 Koregaon Park, Pune Maharashtra India 411001.	Industrialist
Dr. Naushad Forbes	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Roy	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Worli, Mumbai 400030.	Retired Civil Servant
Shri Pramit Jhaveri	21C Woodlands, Pedder Road, Cumballa Hill, Mumbai - 400 026.	Business
Ms.Radhika Haribhakti	51, Maker Tower B, Cuffe Parade, Mumbai - 400005.	Financial Advisor/ Professional Director
Dr. Arindam Bhattacharya	L1/4, Second Floor, Haus Khaz, New Delhi - 110016.	Professional
Shri Tarun Bajaj	Bungalow No. 38, New Moti Bagh, New Delhi. 110021.	Independent consultant
Shri Ajay Kumar Choudhary	Flat No. 1304, floor no. 13, Crescent Bay Tower no. 6, Jerbai Wadia Road, Parel, Mumbai - 400012	Professional

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

	As at	
	31 March 2025	31 March 2024
ASSETS		
Financial assets		
Cash and cash equivalents	3,374.41	3,865.15
Bank balances other than cash and cash equivalents	9,080.98	5,567.11
Derivative financial instruments	201.97	15.69
Trade receivables	1,416.39	1,244.89
Loans	3,04,359.16	2,43,334.43
Investments	41,716.23	37,153.36
Other financial assets	2,426.92	1,012.08
Total financial assets	3,62,576.06	2,92,192.71
Non-financial assets		
Current tax assets (net)	404.57	254.68
Deferred tax assets (net)	10,444.14	9,267.71
Property, plant and equipment	2,531.51	2,212.46
Capital work-in-progress	26.74	25.35
Intangible assets under development	12.46	17.24
Intangible assets	1,043.14	847.47
Other non-financial assets	230.94	137.83
Total non-financial assets	5,293.50	4,421.74
Total assets	3,67,869.56	2,96,614.45

LIABILITIES AND EQUITY

Liabilities		
Financial liabilities		
Derivative financial instruments	25.53	0.85
Payables		
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	1.27	0.42
-Total outstanding dues of creditors other than micro enterprises and small enterprises	1,119.84	1,000.97
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	0.42	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	806.19	670.56
Debt securities	1,11,010.88	87,596.09
Borrowings (other than debt securities)	89,373.66	69,238.00
Deposits	71,365.52	59,966.66
Subordinated debts	1,303.54	3,577.90
Other financial liabilities	1,690.64	1,621.61
Total financial liabilities	2,78,861.49	2,23,673.06
Non-financial liabilities		
Current tax liabilities (net)	54.97	82.71
Provisions	464.27	385.23
Other non-financial liabilities	493.12	462.92
Total non-financial liabilities	1,012.36	930.86
Equity		
Equity share capital	124.17	123.60
Other equity	87,871.54	71,886.93
Total assets	87,995.71	72,010.53
Total liabilities and equity	3,67,869.56	2,96,614.45

Contingent Liabilities (Standalone)

Particulars	As at	
	31 March 2025	31 March 2024
Disputed claims against the Company not acknowledged as debts	141.20	122.16
PF matters under appeal	110.76	-
VAT matters under appeal	4.31	4.31
ESI matters under appeal	5.14	5.14
Bank Guarantees	0.50	2.50
GST / Service tax matters under appeal	2,422.92	2,293.64
- On interest subsidy	630.32	602.06
- On additional reversal of credit on investment activity	874.79	-
- On interest collected upfront	-	-
- On penal interest / charges	-	-
- On reversal of input tax credit on credit note by the customer	14.13	12.90
- On excess claim ITC & diff in GSTR-1 Vs GSTR 3B	33.29	28.56
- On others	15.48	14.90
Income tax matters:		
- Appeals by the Company	72.61	1.61
- Appeals by the Income tax department	-	0.28

G. a) Amount which the Company can raise by way of Deposits as per RBI (Non-Banking Financial Companies - Acceptance of Public Deposits) Directions, 2025 (updated as on April 15, 2026): ₹123,350.78 Crore

b) The aggregate of deposits actually held as on 31.03.2025 is as below:

- (i) Public deposits (include unclaimed deposits): ₹41,792.22 Crore
(ii) Other than public deposits (include unclaimed deposits): ₹29,573.30 Crore

H. 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: ₹642.19 crore (Bajaj Housing Finance Ltd. - ₹0.74 Cr, Bajaj Allianz Life Insurance Company Ltd. - ₹53.56 Cr, Bajaj Allianz General Insurance Company Ltd. - ₹131.81 Cr, Bajaj Finserv Health Ltd. - ₹817 Cr, Bajaj Auto Ltd. - ₹10.27 Cr, Bajaj Electricals Ltd. - ₹0.62 Cr, Bajaj financial securities Ltd. - ₹525.12 Cr, Bajaj Finserv direct Ltd. - ₹0.11 Cr, Bajaj Holding & investment Ltd. - ₹0.70 Cr, Bajaj Finserv Ventures Ltd. - ₹6.22 Cr, Bajaj Auto Technology Ltd. - ₹0.47 Cr, Bajaj Auto Credit Ltd. - ₹0.42 Cr, Bajaj Projects Ltd. - ₹21.66 Cr, Pennant Technologies Pvt Ltd. - ₹0.32 Cr)

I. The Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:

- i) The Company has complied with the provisions of the directions applicable to it.
ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
iv) The deposits solicited by the Company are not insured.
v) The financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of 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.

K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

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

- a) Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However:
i. in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and subject to submission of proof of death and other requisite documents to the satisfaction of the Company
ii. in case depositor wants premature withdrawal of his Deposit for expenses of emergent nature including on account of facing any medical emergency or expenses due to natural calamities or disaster, partial maturity of the deposits is allowed up to 50% of principal or Rs.5 lacs. Expenses of emergent nature are subject to verification/evaluation of case as per BFL policy.
iii. Premature withdrawal of Deposit Amount on account of suffering on account of Critical illness, 100% of principal amount of Deposit shall be paid to the depositor, without interest. For the purposes of this clause definition of Critical illness; shall be as per IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.
iv. Deposits aggregating not exceeding an amount of Rs.10,000/- of principal amount ("Tiny Deposits") will be prematurely paid to individual depositor or first named Depositor holding the Deposit in the same capacity in all the Deposits, at the request of the depositor, without interest.
- b) After 3 (three) months but before 6 (six) months from the date of the Deposit: Withdrawal of the Deposit will be permitted; however, interest shall not be payable.
- c) After 6 (six) months but before the date of maturity of the Deposit: Withdrawal of the Deposit will be permitted. Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit has been opened. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.

M. 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, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Ansansol, Aurangabad, Bagalkot, Bangalore, Baranadi, Bardoli, Bareilly, Baroda, Barshi, Belgum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneswar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhal, Chiplun, Chitradurga, Chittaranjan, Chopda, Chona, Coimbatore, Cuddalore, Cuttack, Dabhol, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharwad, Dharwad, Dhule, Dindigul, Durgapur, Durg, Erode, Gandhidham, Goa, Gokak, Gulbarga, Goa, Guntur, Gwalior, Haldia, Hafol, Hassan, Haveri, Himmatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagdishpur, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kailash, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaukudi, Karnal, Karunagappally, Karur, Karwar, Katni, Khamgaon, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad, Nagarkurnool, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palampur, Pandharpur, Panipat, Patiala, Patna, Pien, Phagwara, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajouranagar, Rajkot, Rajnandgaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizanagram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned in the official website page www.bajajfinserv.in -> Scroll to bottom of the webpage -> contact us -> Visit our branch or by directly clicking <https://www.bajajfinserv.in/branch-locator>

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

Sl. No.	Name of subsidiary	Address of registered office	Activity
1.	Bajaj Housing Finance 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 and depository participant

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 24 July 2025 and copy of the same signed by Shri Rajeev Jain, Vice Chairman & Managing Director, who is authorized by the Board to sign on its behalf, has been delivered to the Reserve Bank of India for registration.

Pune
24 April 2026



HOW TO INVEST:

Applications can be made online by visiting www.bajajfinserv.in/fixed-deposit or Bajaj Finance branches or any of our affiliated partner websites or apps or offices. The amount should be deposited only by net-banking or cheque. Cheques should be payable to Bajaj Finance Ltd. A/c 0007035006738 and crossed 'Account Payee only'. The cheques should be payable at par and CIS 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 Fixed Deposit Coll Ac, Bank acc no.: BFLFD8 (numerical account number is replaced by EGMS Collection code - BFLFD8), Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0004989, Bank Branch: KanjurMarg, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us at +91 8698010011



By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Vice Chairman & Managing Director
DIN: 01550158

DEPOSIT APPLICATION FORM (Resident Individual)

BAJAJ FINANCE LIMITED

IIFL Sub Broker Code - _____

FD_RI_V3

Date _____ Place _____ Code _____ Sub Code 110836 Sourcing Channel: _____ SFDC Ref. No. _____ Application Form No. _____

To be filled by Bajaj Finance Ltd employee or authorised distributor

I/We apply for fresh or renewal (old deposit ID _____) of deposit

Mandatory

Mode of Payment (Not applicable for renewal application)

<input type="checkbox"/> RTGS/NEFT/IMPS	Account Name: Bajaj Finance Ltd Fixed Deposit Coll Ac Account No./Client Code: BFLFD8 IFSC Code: HDFC0004989 Bank Name: HDFC Bank Ltd Branch: Kanjurmarg, Mumbai	Note: Cancelled cheque mandatory for online transfer of funds Cheque/UTR No. _____ Cheque/Transaction date <table border="1" style="display: inline-table; text-align: center;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y												
D	D	M	M	Y	Y	Y	Y															
<input type="checkbox"/> Cheque	Account payee cheque favoring "Bajaj Finance Ltd. A/c 00070350006738" (Name of 1st holder shall appear on the cheque. Else bank statement required)	Bank Account No. <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> IFSC <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> Bank Name _____ Branch _____																				

Interest and redemption payment instruction [Bank account in my/our name]

Pay in the investment account mentioned above OR

Pay in different bank account as mentioned below (cancelled cheque copy is mandatory)

Bank Account No.

--	--	--	--	--	--	--	--	--	--

 IFSC

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Bank Name _____ Branch _____

Mandatory

Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)										
<input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000 <input type="checkbox"/> 2,00,000 <input type="checkbox"/> 3,00,000 <input type="checkbox"/> 5,00,000 <input type="checkbox"/> Other <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>									_____	<input type="checkbox"/> 12 <input type="checkbox"/> 15 <input type="checkbox"/> 18 <input type="checkbox"/> 22 <input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 33 <input type="checkbox"/> 36 <input type="checkbox"/> 44 <input type="checkbox"/> 60 (Recommended) <input type="checkbox"/> <table border="1" style="display: inline-table; text-align: center;"> <tr><td> </td><td> </td></tr> </table> other tenor			_____

Interest Payout Instruction	Instruction on maturity				
<table border="0"> <tr> <td style="width: 50%;"><u>Cumulative Scheme</u></td> <td style="width: 50%;"><u>Non-Cumulative Scheme</u></td> </tr> <tr> <td><input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings)</td> <td> <input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly </td> </tr> </table>	<u>Cumulative Scheme</u>	<u>Non-Cumulative Scheme</u>	<input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings)	<input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly	<input type="checkbox"/> Renew Principal + Interest (recommended) <input type="checkbox"/> Renew Principal only <input type="checkbox"/> Pay at maturity (default if not selected)
<u>Cumulative Scheme</u>	<u>Non-Cumulative Scheme</u>				
<input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings)	<input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly				

Deposit payable to: First Holder Either or Survivor

Note: First Holder will be treated as default option in case of single applicant or in case no option chosen.

Renewal will be subject to receipt of the renewal application form at least 24 hours prior maturity date as per the T&Cs.

As part of our paperless initiative, Physical FD receipt has been discontinued. On successful processing, your digital FD receipt will be shared on your registered mobile number and email ID. You can also check your digital FD receipt on our new Bajaj Finserv Limited app. Scan QR to download now.

If you still wish to receive a Physical FD receipt, please tick here.



After filling this form, what next?

Step 1	Step 2	Step 3	In case you don't hear from us...
Day 1	Day 1-2	Day 2-3	
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt (if opted for)	
Completed application form to be submitted at Bajaj Finance branch or with Authorised Partner.	Fixed Deposit Acknowledgement (FDA) will be sent on your registered mobile number and email ID from noreply@bajajfinserv.in.	After successful booking, A digital FDR is sent on your registered mobile no. through SMS/email ID after completion of step 1 and 2.	There could be a possibility of application on hold due to documents pending or discrepancy in payment details.
💡 - In case being assisted by Bajaj Finance representative/ authorised partner, please check with them if form is submitted at Bajaj Finance branch.	💡 - You should expect the acknowledgement within 2 days after completion of step 1.	💡 - If opted for, Physical FDR is dispatched to the registered communication address within 2-3 days.	💡 - Request you to contact your Bajaj Finance representative/ authorised partner.

Applicants' Consent and Confirmation

I give explicit consent and authorize Bajaj Finance Limited ("BFL"), along with its representatives, affiliates, and service providers/partners ("Assigns"), to obtain, download, store, share, upload and process my/our personal data for enabling various products and services ("Financial Products") of BFL:

1. To check my eligibility for availing the Finance Products and send offers.
2. To obtain, download, store, share, upload, and process any and all documents/data from me/us. This may include, but is not limited to, my/our Latitude, Longitude, IP Address, Device ID Details and any other data ("Information") as may be required by BFL for the purpose of availing its Financial Products.

I/We hereby state that all particulars, information and details provided above together with documents submitted to BFL are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We state that the amount being deposited is not out of borrowed funds or funds acquired by accepting deposits from any other person or through any illegal or wrongful means. I/We confirm that I/we have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/we am/are making the deposit with the BFL at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, in accordance with relevant rates prescribed under Section 393(1) of the Income Tax Act, 2025, as may be applicable.

I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered as per the KYC form submitted separately. I / we state that the deposits have been placed by debit to the SB (Savings Bank) account and I am a resident individual.

Conser Storage: The Information that I provide to BFL shall be kept for the time during which I continue to be customer/borrower and for at least 5 (five) years after our relationship ends, as per the prevailing legal/regulatory requirements as amended from time to time. However, the Aadhaar Number and core biometrics shall NOT be stored or shared, except as required by law or permitted by UIDAI and/or for submission to CIDR/UIDAI.

Purpose:

I, for myself/as guardian of minor child, authorize and provide my consent to BFL to use, obtain, store, process, share and maintain my / our Information for following purposes: -

1. for KYC and periodic KYC updates as required by the PML Act, 2002, and RBI guidelines to establish my/our identity through e-KYC or OKYC or Yes/No Authentication or VCIP or any other permitted verification methods for all current and future accounts, facilities, services, and relationships with BFL.
2. To produce records and logs of consent, information, or authentication, identification, and verification for evidentiary purposes, including in court/tribunal regulatory bodies, before any government / quasi-judicial authority.
3. For exercise of due diligence, including reporting and filings as per applicable laws/regulations.
4. To use, verify, exchange, share all information as provided by me / us to BFL's group companies (only PML and KYC related data) / business partners /Assigns, including but not limited to, banks, financial institutions, insurance service providers, telecommunication companies, statutory bodies, empaneled merchants, Central KYC Registry, Protean eGov Technologies, Reserve Bank of India, GST Portal, CIBIL/CRISIL/any credit rating agency/credit information company(CIC), Information Utility, NSDL e-Governance Infrastructure Limited (NSDL) / UTI Infrastructure Technology and Services Limited (UTIITSLS), and UIDAI ("Permitted Assigns") for purposes such as, including but not limited to customer verification and due diligence, personalization of products or services, credit rating, data enrichment, analysis of Financial Products, services for enforcement of my/our obligations and I shall not hold BFL/its Assigns / Permitted Assigns liable for the use/storage/sharing of my / our Information as stated above.
5. To seek/obtain any other information, generate periodic reports relating to me either by itself and/or through its Assigns.
6. To procure my/our CIBIL report and provide it to BFL by deducting applicable charges for the same.

CKYC Consent -

I hereby provide my consent to BFL:

- a. to check/ verify/ download/ obtain/upload/update my KYC details from/with the Central KYC Registry (CERSAI): (i) through the CKYC number (i.e., KYC Identifier Number- KIN) provided by me or (ii) by obtaining such CKYC number/KIN, through details shared by me in this Application Form; and
- b. for receiving information from CERSAI through SMS/Email on the above registered number/email address.

Aadhar eKYC/OKYC consent:

1. I hereby authorize BFL, representatives, and service providers to:-
 - a. Perform Aadhaar-based authentication (eKYC) or verification (OKYC) from UIDAI/CIDR using the physical copy of Aadhaar card, physical e-Aadhaar, masked Aadhaar, Aadhaar Secure QR code, offline electronic Aadhaar XML, and Virtual Aadhaar ID submitted by me/us. This includes collecting, downloading, obtaining, uploading, storing, and processing my/our Name, Address, Date of Birth, Gender, Mobile Number, Email ID, fingerprints, Photo, City Name, PIN code, State Name, e-Aadhaar Card, Aadhaar XML file, and/or demographic/biometric information for the purpose of establishing my identity/address proof and/or as the guardian of my/our minor child's identity/address, as applicable.
 - b. Am aware that, in connection with Aadhaar e-KYC or Aadhaar OKYC services, BFL shall process and share Aadhaar Number and/or biometrics/demographic details with CIDR/UIDAI. In response, CIDR/UIDAI shall share with BFL the authentication or verification data such as Aadhaar Holder Name, Mobile Number, Email ID, Address, Photo, Aadhaar Number and other details as permitted by CIDR/UIDAI.

- c. share the Share Code or confirm on the auto populated shared code for successful 'Aadhaar XML file' download and upload as contemplated under applicable law to complete my offline KYC process.

Digi Locker: I hereby authorize and give my consent to the BFL and its Assigns to access, obtain, process, share and store digitally Certified Copy of Officially Valid Documents (OVD) or equivalent e-documents of OVD including documents issued through secured cloud based Digilocker platform of MeIT for the purpose of availing Financial Products/Services from BFL.

KYC through Video based Customer Identification Process (VCIP): If I opt for VCIP mode, I hereby acknowledge/authorize BFL as under: -

- a. That video-based KYC validation ("Video KYC") has been provided as alternate method for establishing my identity with BFL.
- b. That my KYC process will be completed by BFL, through a Video KYC process, in accordance with the Master Direction-Know Your Customer (KYC) Direction, 2016, issued by Reserve Bank of India ("RBI") as amended from time to time.
- c. All particulars, information and details to be provided by me in relation to this Video KYC represent my true, correct and updated information.
- d. That Video KYC shall include but shall not be limited to the following steps concluded by authorised officer of BFL: -
 - capturing my live photograph, along with live GPS co-ordinates (geo-tagging) of the customer undertaking the VCIP and date timestamp where such live photograph is being taken;
 - Permanent Account Number (PAN) is mandatory for onboarding through VCIP mode and capturing clear image of PAN card during the VCIP process. The PAN details will be verified from the verification facility of the issuing authority.
 - if Aadhaar card is permitted to be accepted as a documentary proof under law/regulation, the same will be obtained as contemplated under the prevalent law/regulation.
 - Video recording of the interaction (for concluding Video KYC) will be stored by BFL in accordance with applicable law/regulation.
- e. I will be required to submit other officially valid document (OVD) / deemed to be OVD's or such other documents as may be requested by BFL, as part of this Video KYC process;
- f. To complete the Video KYC in full within the prescribed timeline and in case if I fail to complete the same for any reason whatsoever or in case KYC documents/details submitted by me during Video KYC does not match with or if there are any discrepancy identified after validation with the original KYC documents/details updated by me, BFL shall have sole and absolute discretion to reject my loan/product application(s) and/or discontinue the service(s)/product(s) for which such KYC is mandated.
- g. That if my/ our Video KYC could not be completed or if during the said process I dropped midway due to technical, systematic or server errors/issues or other operational issues in such case I may be permitted to complete Video KYC or I may be required to complete my KYC by undertaking physical KYC validation process, by BFL and I undertake to complete the same and/or submit physical KYC documents.
- h. That, BFL does not guarantee continuous accessibility of the applications and shall not be held liable or responsible in any manner whatsoever in respect of any loss, cost or damage that may be incurred by me due to any technical, systematic or server errors/issues, or any other issue occurred while undertaking Video KYC, including for reasons which are beyond reasonable control of the BFL.

Customer Declaration:

- a. BFL officials informed me that the submission of Aadhaar is not mandatory and explained about the alternative options for submission of KYC and establishing identity including by way of physical KYC with Officially Valid Documents (OVD) other than Aadhaar.
- b. I shall NOT hold BFL or any of its officials responsible in case of submission of any incorrect Information by me.
- c. I hereby provide my consent to open account (loan account, wallet account, fixed deposit account) through OTP-based e-KYC. I confirm that no other loan account, wallet account, fixed deposit account, or bank account ("Account") has been or will be opened using OTP-based KYC in a non-face-to-face mode with any other NBFCs, Banks, or entities regulated by the Reserve Bank of India ("RBI"). I understand that the KYC details of this Account will be marked as OTP-based e-KYC in the CKYCR, preventing other Banks, NBFCs, or entities regulated entities by RBI from opening Accounts based on the same. In all such cases, I am aware that :-
 - i. The total balance in all deposit accounts should not exceed 1 lakh, and the aggregate of all deposit accounts should not exceed 2 lakh in a financial year.
 - ii. Subject to meeting eligibility criteria only 'term loans' could be availed by me/us and the aggregate loan amount of such loans should not be more than 60,000 in a financial year.
 - iii. the duration for both deposits and loans shall NOT be more than one year.
 - iv. these restrictions (i to iii) shall apply unless I complete my KYC through physical/digital means according to the customer due diligence procedures as outlined in paragraphs 16 and 18 of the Master Direction - Know Your Customer (KYC) Direction, 2016 of RBI
- d. If I/we choose to register for UPI mandate, I understand and acknowledge that ₹1 will be collected from my/our bank account during registration. However, this amount will be refunded/credited back to the same bank account after the successful validation of my/our bank details.

Consent revocation: I acknowledge my right to withdraw/revoke consent against use of my Information at any time (subject to terms and conditions of the product/service availed by me/us and/or applicable laws and regulations), through any one of the methods mentioned below: -

- **The BFL Executive** at the Dealer Store or BFL Branch location or
- **Bajaj Finserv App:** Raise a Request or
- **Email:** wecare@bajajfinserv.in or
- **Customer Care Number:** + 91-8698010101

I further acknowledge that, withdrawing of consent may affect the services that BFL may provide to me and I may face consequences under the Terms and Conditions of Product/Service and/or the applicable laws and regulations.

Signature/thumb impression of all applicants:

 Mandatory for first applicant/guardian _____


 Mandatory for second applicant/guardian _____

In case of thumb impression, 2 witnesses name and signature are required. Name of nominee should be same as that appearing on valid ID Proof of the nominee.

 Witness 1 _____

 Witness 2 _____

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

 signature and employee code of sourcing employee _____

Terms and Conditions

1. ACCEPTANCE OF DEPOSITS:

- Bajaj Finance Limited (hereinafter referred to as the 'Company'/'BFL') may accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.
- The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
- The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/consolidated in India and carrying business in India are eligible for placing Deposit with BFL.
- The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.
- Deposits shall not be accepted in cash.
- 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.
- The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the Company will endeavor to refund the said amount within 10 (ten) business days.
- If Deposit is opened by Power of Attorney ("POA") holder on the basis of valid and subsisting POA, it shall be the sole responsibility of the Applicant to immediately inform BFL about any deviation/modification/changes in the POA and shall indemnify BFL if any action is taken against BFL in relation thereto.

2. JOINT DEPOSITS:

- Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company.
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application. Any instructions received from the Primary Holder through mobile number and/or email id registered in the name Primary Holder (while applying for Fixed Deposit), will be binding on all the joint holder(s).
- All the payments 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 applicant(s). The proceeds will be transferred to the minor's account, if the FD is opened in minor's name.
- Any change in the joint holding of the deposit will only be considered upon receipt of joint written consent of all the deposit holders. In case of any dispute between the joint deposit holders, no change will be made in joint deposit holder details in the FD unless there is any specific direction of court of law.

3. FIXED DEPOSIT RECEIPTS

- Electronic Fixed Deposit Receipt ("e-FDR") will be sent to mobile no. through SMS/email id as mentioned in the Application Form by Depositor(s).
- In case of change in KYC documents/status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL within 30 days of such change, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.
- Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and/or Group Companies of BFL.
- In the event of loss or destruction or mutilation of an FDR (for any reason) and upon request received by BFL, FDR will be re-issued by BFL in lieu of such FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

4. INTEREST:

- Individual applicants or primary applicants falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of upto 0.35% p.a. on Deposit amount of up to ₹ 3 (three) crore;
- Rate of interest for Deposits for more than ₹ 3 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of interest specified by the Reserve Bank of India (RBI).
- Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (a) the date of actual receipt application made through BFL online portal and associate partner portals, where BFL payment gateway/payment aggregator enabled by BFL, is used for depositing funds with BFL (b) the date of receipt of the funds by BFL where in case the deposit is placed through associate partner portal and, where payment gateway/payment aggregator enabled by of such associate partners are used; and (c) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.
- 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 case of cumulative Deposits: Date of maturity of the Deposit
- Interest calculation methodology
 - For the purpose of interest calculation, calendar year is taken to consist of 366 days in a leap year and 365 days in a non-leap year.
E.g. FD of Rs. 10 lakhs booked on 15-Apr-2020 for Tenor 1 year @10% per annum Interest from 15-Apr-2020 till 31-12-2020, will be calculated as: $10 \text{ lakhs} \times 10\% \times 261/366 \text{ days} = \text{Rs. } 71311$ Interest from 01-Jan-2021 till 14-Apr-2021 will be calculated as: $10 \text{ lakhs} \times 10\% \times 104/365 \text{ days} = \text{Rs. } 28493/-$
 - In case your maturity payment date falls on a banking holiday, your maturity proceeds will be credited to the bank account registered with us, on the banking holiday.
- Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor 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 option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency scheme.
- 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 NEFT / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection
- Customer may be offered different interest rate on a case to case basis (within the scope of Regulatory guidelines) at the discretion of BFL management.

5. NOMINATION:

- Nomination facility is available to the individual applicants & sole proprietorship only and not available for other entities. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled "Form DA 1" as prescribed by Reserve Bank of India. The "Form DA 1" is available in the branches of the Company & Company's website at <https://www.bajajfinserv.in/fixed-deposit-terms-and-conditions> ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).
- Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and variation of nomination (Form DA 3).

6. PAYMENT AND RENEWAL OF DEPOSIT

- The interest payouts, premature withdrawal proceeds and maturity proceeds (unless it receives any request for renewal within the prescribed period before the date of maturity), will be made in the bank account mentioned in the Application or such other bank account intimated by the depositor holder(s) (jointly, if applicable), in writing, to the Company from time to time by way of NEFT or RTGS. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch the cheque of such payment in favour of the Depositor in case of single Depositor or in favor of all the Depositors, in case of joint deposit, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection.
- In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such 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 Succession 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 shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.
- The request for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or through BFL Online Portal at least 24 hours before maturity date of deposit. Renewal of Deposits will be subject to the rate of interest and other terms and 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.
- In case of renewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing Fixed Deposit.
- In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the cancellation request signed or consented by all the Deposit holders, shall reach the Company at least 24 hours before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

7. PREMATURE WITHDRAWAL:

- Premature withdrawal is permitted, provided the Deposit has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Deposit.
- A request form for premature withdrawal will have to be given by all depositor(s).
- 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:
 - Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However:
 - In the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.
 - In case depositor wants premature withdrawal of his Deposit for expenses of emergent nature including on account of facing any medical emergency or expenses due to natural calamities or disaster, partial prematurity of the deposits is allowed up to lower of 50% of principal or ₹ 5 lacs. Expenses of emergent nature are subject to verification/evaluation of case as per BFL policy.
- Premature withdrawal of Deposit Amount on account of suffering on account of Critical illness, 100% of principal amount of Deposit shall be paid to the depositor, without interest. For the purposes of this clause definition of 'Critical illness', shall be as per IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.
- Deposits aggregating not exceeding an amount of ₹10,000/- of principal amount ("Tiny Deposit") will be prematurely paid to individual depositor or first named Depositor holding the Deposit in the same capacity in all the Deposits, at the request of the depositor, without interest.
- After 3 (three) months but before 6 (six) months from the date of the Deposit. Withdrawal of the Deposit will be permitted. However, interest shall not be payable.
- After 6 (six) months but before the date of maturity of the Deposit: Withdrawal of the Deposit will be permitted. Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.
- For prematurity, interest rates will be calculated as per tables 1 and 2 on page 1 of this form.
- In case customer requests for prematurity of FD during intervening period e.g. after 23 months but before 24 months, interest penalty will be calculated on rates as applicable for previous month's slab.
- 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.
- The prematurity proceeds will be credited in the same bank account as mentioned in the FD application form or such other bank account intimated by the depositor holder in writing to BFL subsequently.

8. LOAN AGAINST PUBLIC DEPOSIT:

- 'Loan against the deposit' facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfillment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. The loan amount cannot exceed 75% of Deposit amount.
- In case application for loan against deposit is made through physical application form, then original FDR needs to be submitted to BFL along with the application form. When the application for loan against deposit is made either through offline or online mode, lien will be marked on the Deposit till all the outstanding dues under the said loan against deposit are duly repaid by the Depositor(s).
- The loan amount will be credited in the same bank account registered with BFL.

9. OTHER TERMS:

- Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with relevant rates prescribed under Section 393(1) of the Income Tax Act, 2025 except where appropriate Certificate/Form as prescribed under the Income Tax Act, 2025 (prior to Form 121 enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the Aggregate income/Total Income during the financial year exceeds ₹ 10,000/- (Rupees ten thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh Form 121 for every tax 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. Applicant can also fill Form 121 through MyAccount section in Bajaj Finserv App/Web login. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 4,00,000 (Rupees four lacs only) for non senior citizens, ₹ 12,00,000 (Rupees twelve lacs only) for senior citizens and ₹ 12,00,000 (Rupees twelve lacs only) for super senior citizens (aged 80 years and above), then form 121 will not be valid and tax will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. Form 121 submitted vide this application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 121.
- TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity. BFL will not be liable to pay interest on the TDS which is deposited with IT department on quarterly basis.
- TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March.
- When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.
- 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 along with appropriate instruction, to the Company, issued jointly by all the surviving depositor holder(s), in writing, to carry out such modifications.
- The Company will send all communications to the depositor 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 of communication.
- Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of 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 date of maturity.
- The accompanying advertisement inviting fixed deposits forms part of the Deposit Application form.
- Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
- Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

10. HOW TO APPLY

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
- The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/C 0007035006738' clearly stating the deposit amount along with the application number on the rear side of the cheque.
- In case of investment through cheque, application form along with the cheque and required documents may be submitted with any of Company's branch or authorised distributors. In case Deposit is being placed through direct credit to the BFL investment account, Application form along with copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorised distributors. For investment through NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd Fixed Deposit Coll Ac, Bank acc no.: BFLFD8 (numerical account number is replaced by ECMS Collection code - BFLFD8), Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0004989, Bank branch: Kanjur Marg, Mumbai. Applications can also be made online by visiting HYPERLINK www.bajajfinserv.in/fixed-deposit or any of our affiliated partner websites or apps.
- For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +91 8698010101
- Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:
 - 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;
 - 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.

11. 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: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D.Somani Marg, Cuffe Parade, Mumbai-400005.
- In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.
- For any queries, visit our website <https://www.bajajfinserv.in/reach-us>. Select the <Raise a Request> tab and follow the directions to get your query resolved. You may also call BFL Customer Care at 8698010101 or visit our nearest branch. This is not a toll-free number and normal call charges will be applicable.

Vernacular Declaration Form

English	<input type="checkbox"/>	I/We confirm that the content of this Application / Terms and Conditions were read out and explained to me / us in English and I/We confirm to have understood the same.
Hindi	<input type="checkbox"/>	मैं/हम यह पुष्टि करता हूँ/करती हूँ/करते हैं कि इस आवेदन/नियम एवं शर्तों की सामग्री को हिंदी में पढ़ कर मुझे/हमें समझाया गया था और मैं/हम उनके समझने की पुष्टि करता हूँ/करती हूँ/करते हैं।
Bengali	<input type="checkbox"/>	আমি/আমরা নিশ্চিত করছি যে এই আবেদন / নিয়ম এবং শর্তাবলী সম্পর্কে বিস্তারিত সামগ্রীটি পড়েছি এবং আমাকে / আমাদের সেটা বাংলায় ব্যাখ্যা করে বোঝানো হয়েছে এবং আমি / আমরা এটিকে বুঝেছি বলে নিশ্চয়তা প্রদান করছি
Tamil	<input type="checkbox"/>	இந்த விண்ணப்பம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	मैं/अमी पुसटी वरते हं कि इस बिन्-पत्र/निजम अउ शर्तों दी सभगरी मै/साठू पंजाबी बिच पढ़ू के सुटारी गयी अउ समझारी गयी सी अउ मै/अमी पुसटी वरते हं कि साठू इस दी सभज लंग गयी है।
Urdu	<input type="checkbox"/>	میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست/ شرائط و ضوابط کے متن کو مجھے/ہمیں انگریزی میں پڑھ کر سنا دیا گیا ہے اور اس کی وضاحت کردی گئی ہے اور میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ میں/ہم نے اسے سمجھ لیا ہے۔
Malayalam	<input type="checkbox"/>	ഈ അപേക്ഷ / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എന്നിക്ക്/ഞങ്ങൾക്ക് വായിച്ചതരികയും മലയാളത്തിൽ എന്നിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ചതരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എന്നിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	<input type="checkbox"/>	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/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	<input type="checkbox"/>	ఈ అప్లికేషన్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମେ ତାହାକୁ ବୁଝିପାରୁ ଏବଂ ସମ୍ମତ କରୁଅଛୁ ।
Kannada	<input type="checkbox"/>	ಈ ಮೂಲಕ ನಾನು/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/नियम व अटीमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	<input type="checkbox"/>	মই/আমি নিশ্চিত কৰিছো যে এই আবেদন / নিতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত ব্যাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্রদান কৰিলো।
Konkani	<input type="checkbox"/>	ह्या अर्जाची/नेम आनी अटीची सामग्री कोंकणी भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हण खात्री दितां/दितात.
Meiteilon	<input type="checkbox"/>	Ei/Ini adu nahakna cheksel amasung kayam gi matung inna maram pumbinaba adu English-da thamliba amasung khangliba hourak-i, eina/ini aduna adubu amasung adugi matungda khanghanbiba adugi yamna khangjari.
Nepali	<input type="checkbox"/>	म/हामी पुष्टि गर्दछु/गछौं कि यो आवेदन/सुर्त र नियमहरूको सामग्री मलाई/हामीलाई अंग्रेजी भाषामा पढेर बताइएको र व्याख्या गरिएको थियो र म/हामीले त्यसलाई बुझेको पुष्टि गर्दछु/गछौं।
Khasi	<input type="checkbox"/>	Nga/Ngi pynthikna ba ia ki jingdon jong kane ka Aplikeshon / Ki kyndon bad ki jingpynebeit la pule bad batai ia nga / ngi ha ka ktien phareng bad nga/Ngi pynthikna ba ngi la sngewthuh ia kajuh.
Kashmiri	<input type="checkbox"/>	میں/ہم تصدیق کرتے ہیں کہ اس درخواست / شرائط و ضوابط کے مضمونہ مڑھ / منز انگلیش ژ پڑھ گڑھن نہ سمجھاونہ مہم نہ پڑھ بئند تصدیق کران نہ بانڈس ٹھیک طرح سمجھ گڑھن۔
Mizo	<input type="checkbox"/>	Ka/Ka chungchang chuan he Hmanphung / Thiltih leh Hmanrua tan hi Englisga zungah ka/kan lo rawn hman, rawn hriat bawk a ni em em tiin ka/kan tih a ni a, chu chuan ka/kan hriat a ni tih ka/kan hmu a ni a.
Nagamese	<input type="checkbox"/>	Moi/Amikhan confirm kore je ei Application / Terms and Conditions moi/amikhanke English te pori dikhai aru bujai dise, aru moi/amikhan confirm kore je amikhan etu bujhi loi ase.

 Signature of First Applicant/Guardian

 Signature of Second Applicant/Guardian

KYC DOCUMENTATION FOR OPENING ACCOUNT

Please note that these guidelines are based on the RBI Master Directions - Know Your Customer (KYC) Direction, 2016 updated as on January 04, 2024 and the PMLA and UIDAI Notifications issued thereafter.

(A) KYC Documents for an Account of INDIVIDUAL, and for BENEFICIAL OWNER / AUTHORIZED SIGNATORY/ POWER OF ATTORNEY HOLDER:

- (1) One recent **Photograph**.
- (2) **PAN** or Form 97 if PAN is not allotted.
- (3) **Certified Copy** * of one of the Officially Valid Documents (OVDs): Valid Passport, Valid Driving License, Voter's Identity Card issued by Election Commission of India, Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar Card), Job Card issued by NREGA duly signed by an officer of the State Government.

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

Address.

- (1) Utility bill, in the name of the client, which is not more than two months old of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill).
- (2) Property or Municipal tax receipt.
- (3) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address.
- (4) Letter of Allotment of Accommodation from Employer issued by State Government or Central Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions, and Listed Companies and Leave & License Agreements with such employers allotting official accommodation.

In case a client submits Deemed to be OVD (DOVD) towards current Address, client must submit an OVD mentioned in (A)(3), updated with Current Address, within three months of submission of the DOVD.