

# BAJAJ FINANCE LIMITED

## Fixed Deposits Application Form for for Non-Resident Individuals (NRIs), Persons of Indian Origin (PIO) and Overseas Citizen of India (OCI)

HIGHEST SAFETY

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

Rate of interest (% per annum) valid for deposits up to Rs.3 crore (w.e.f 11<sup>th</sup> June 2025) from NRO (Non Resident Ordinary) account only

### Regular Depositors

Regular FD: ₹15,000 to ₹3,00,00,000

Period	Table 1				
	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12-14 months	6.60	6.41	6.44	6.49	6.60
15-23 months	6.75	6.55	6.59	6.64	6.75
24-36 months	6.95	6.74	6.78	6.83	6.95

### Senior Citizens

Regular FD: ₹15,000 to ₹3,00,00,000

Period	Table 2				
	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12-14 months	6.95	6.74	6.78	6.83	6.95
15-23 months	7.10	6.88	6.92	6.98	7.10
24-36 months	7.30	7.07	7.11	7.17	7.30

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

## 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.









## Customer's Consent and Confirmation

1. I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We 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 Company 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 rate prescribed under Section 393(1)/393(2) of the Income Tax Act, 2025, as may be applicable. I/We agree that any and all information provided by me/us in this application, all deposit(s) held by me/us with BFL may be disclosed by BFL to any statutory/regulatory authorities as and when required and to provide any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application.

2. I / we state that the deposits have been placed by debit to the NRO account and the amount does not represent inward remittance or transfer from NRE / FCNR (B) account.

3. I hereby confirm that, I was not physically solicited by any person for placing Fixed Deposit and that I, personally verified on the website of Bajaj Finance Limited www.bajajfinserv.in and reached out to \_\_\_\_\_ for the purposes of document collection and verification only.

4. I/we authorize BFL to use my/our existing KYC registered with BFL for this application. 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 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.

3. **CKYC** : 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.

4. **Aadhaar based eKYC or OKYC**: 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.

5. **Digit Locker**: I hereby authorise 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 Digitlocker platform of MeIT for the purpose of availing Financial Products/Services from BFL.

6. **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 if 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.

7. **Account Aggregator**: I consent to BFL to access, aggregate, retrieve, store and/or share my financial information from various Financial Information Providers (FIPs) such as banks, NBFCs, mutual funds, insurance companies, through an authorized Account Aggregator (AA) appointed by BFL, for the purpose of providing me with Products / Services, credit assessment, risk profiling, fraud prevention or any other lawful use. Subject to fulfilling pending obligations if any, I am aware that I have the right to revoke/withdraw it at any time through the AA platform or by contacting BFL. I acknowledge that I have read and understood the terms and conditions of the AA services, and that I am solely responsible for any liability arising from the use or misuse of my financial information by the AA or any third party.

8. **Consent 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, authorise 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 (UTIITSL), 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.

**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 depositors with date\*\*:**

First Applicant	<input style="width: 100%; height: 30px;" type="text"/>	Joint Applicant	<input style="width: 100%; height: 30px;" type="text"/>
Signature of witness in case of thumb impression	<input style="width: 100%; height: 30px;" type="text"/>	Signature of witness in case of thumb impression	<input style="width: 100%; height: 30px;" type="text"/>

**FATCA/CRS Details for All Applicants/Guardian (mandatory)**

	Country of birth	Country of current residence	Country of tax residency	Tax identification no.*	Identification type
First applicant/guardian					
Joint applicant					

\*It is mandatory to provide Taxpayer Identification Number ('TIN') or functional equivalent to TIN as per the OECD guidelines issued by the country in which you are residing along with the copy of TIN or functional equivalent document.

**Customer Declaration (Applicable to All customers):**

I / We hereby declare that the details furnished above are true and correct to the best of my knowledge and belief. The information provided is in accordance with Section 508 of the Income Tax Act, 2025 read with Rules 238 to 240 of the Income Tax Rules, 2026, including the taxpayer identification number (TIN)/ functional equivalent number. I/We shall undertake to inform Bajaj Finance Limited (BFL) within 30 days, whenever there is any change in any of the above information or status including tax residency, nationality & Citizenship. I/ We agree that, as may be required by domestic regulators/ tax authorities the Company may also be required to report, reportable details to CBDT or close or suspend my/ our applications/ contracts. I/ we understand that as per the Union Budget, 2023, a penalty of Rs. 5,000 per account under section 455 of the Income Tax Act, 2025 shall be levied for furnishing inaccurate statement of financial transaction owing to false or inaccurate information submitted by me /us under FATCA/CRS.

Date & Place: \_\_\_\_\_ Date & Place: \_\_\_\_\_

Signature/Thumb impression of first applicant \_\_\_\_\_ Signature/Thumb impression of joint applicant \_\_\_\_\_

\*\*In case of thumb impression, the sourcing official to sign near the thumb impression stating that the contents of the application form are informed and clarified to the applicant/ joint applicant

**1. ACCEPTANCE OF DEPOSITS:**

- (i) Bajaj Finance Limited (hereinafter referred to as the 'Company') shall at its sole and absolute discretion and subject to the terms and conditions contained herein, reserves the right to accept or reject any application ("Application") received for opening or placing of the fixed deposit ("Deposit") without assigning any reason whatsoever.
- (ii) The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) is a Non Resident Indian (NRI) or Overseas Citizen of India (OCI) or Person of Indian Origin (PIO); (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
- (iii) The Company does not accept deposits from foreign nationals except Person of Indian Origin.
- (iv) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company from time to time. In the event amount received by the Company for opening Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for opening Deposit.
- (v) Deposits shall not be accepted in cash.
- (vi) The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.
- (vii) The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will earn an interest equivalent to 12M cumulative ROI applicable to the particular customer category at the time of application in case of cases in which depositor has not been identified and cases put on hold due to any reason. The said amount will be refunded within 10 (ten) business days.
- (viii) The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

**2. JOINT DEPOSITS:**

- (i) Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company. Mode of Operation/Amount to be paid upon maturity will be pre-defined basis no. of joint holders (single holding - First Holder, 2 holders - either or survivor).
- (ii) All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- (iii) All 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 depositor(s).
- (iv) 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**

- (i) Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of Deposit.
- (ii) In case of change in KYC documents/status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL 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.
- (iii) Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and/or Group Companies of BFL.
- (iv) In the event of loss or destruction or mutilation of FDR and upon request received by BFL from the depositor(s), FDR will be re-issued by BFL in lieu of such FDR, upon submission of written request by the Depositor to BFL. 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. All expenses, if any, incurred in this connection will be borne by the depositor(s).

**4. INTEREST:**

- (i) Individual applicants or primary applicant 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;
- (ii) Rate of interest for bulk 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.
- (iii) Interest payable on a Deposit will be calculated from the date of receipt of the funds by the Company in relation to the Deposit.

The dates for interest payments are as follows:

- (a) In case of non-cumulative Deposits:
  - i. Monthly interest payments: Last date of month
  - ii. Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
  - iii. Half yearly interest payments: 31st March and 30th September
  - iv. Annual interest payments: 31st March
- (b) In case of Cumulative Deposits: Date of maturity of the Deposit
- (c) Interest calculation methodology
  - 1. 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.
  - 2. 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:  $10 \text{ lakhs} \times 10\% \times 104/365 \text{ days} = \text{Rs. } 28493/-$
- (d) 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.
- (iv) 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 36 (thirty six) 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.
- (v) The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS)/Immediate Payment Service (IMPS)/National Automated Clearing House (NACH)/cheque/any other electronic payment mode/instruments as may be permitted by RBI from time to time ("Payment Instructions"). In case of any rejection of such payment instructions 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.

**5. NOMINATION:**

- (i) Nomination facility is available to the depositors. For availing the nomination facility, the applicant will be required to submit a duly filled "Form DA 1" prescribed by the Reserve Bank of India. The aforesaid form is available at Company's branches & Company's website at <https://www.bajajfinserv.in/fixed-agreements-terms-and-conditions> ("Website"). Nomination made by the depositor/applicant through the said form and in the manner prescribed by the Company, shall be binding on all the joint depositor(s).
- (ii) 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).
- (iii) Where there is no nomination made by the depositor, either the Indian Court's order/ judgement/ decree will be obtained (as the case may be), directing BFL to pay the deposit to the legal heir.

**6. PAYMENT AND RENEWAL OF DEPOSIT**

- (i) The interest payouts, premature withdrawal proceeds and maturity proceeds (unless BFL 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 deposit holder(s) (jointly, if applicable), in writing, to BFL by way of NEFT or RTGS. In case of any rejection of such NEFT/ RTGS instruction due to any reason, BFL shall dispatch the payment via a cheque drawn in favour of the Depositor(s), within 10 (ten) days from the date of receipt of written intimation by BFL from its bank about such rejection.
- (ii) 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.
- (iii) The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL 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 for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.

- (iv) In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so as to 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.
- (v) In case of renewal, if specific tenure is not mentioned, renewal will be done for the same term as that of the maturing Fixed Deposit.

**7. PREMATURE WITHDRAWAL:**

- (i) 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 only 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 premature of the deposits is allowed upto lower of 50% of principal or ₹ 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 ₹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.
  - (b) After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.
  - (c) After 6 (six) months but before the date of maturity of the Deposit: Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the scheme 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.
- (iii) For prematurity, interest rates will be calculated as per tables 1 and 2.
- (iv) 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.
- (v) A request form for premature withdrawal will have to be given by all depositor(s).
- (vi) The prematurity proceeds will be credited in the NRO account only

**8. LOAN AGAINST DEPOSIT**

Loan against deposit is not available to non resident individuals, persons of Indian origin and overseas citizen of India.

**9. OTHER TERMS**

- (i) Income tax will be deducted at source in accordance with relevant rates prescribed under Section 393(2) of the Income Tax Act, 2025, at the rates in force. In case of Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate, Form 41, No Permanent Establishment (PE) Certificate and Self-declaration cum indemnity form.
- (ii) 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.
- (iii) TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March.
- (iv) When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.
- (v) In the event of cheque bounce, the cheque will be sent back to applicant's Indian 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.
- (vi) In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor alongwith appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.
- (vii) The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.
- (viii) Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis on written instruction signed by all the concerned deposit holder(s).
- (ix) 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.
- (x) The accompanying advertisement inviting fixed deposits forms part of the Application.
- (xi) Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
- (xii) By submitting this Application, I/we hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies/its affiliates to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, call/SMS/biily/bots/emails/post etc, irrespective of rejection of my/our Application.
- (xiii) 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**

- (i) Depositor(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
- (ii) The attached application form should be duly filled and signed by the applicant(s). The thumb impression must be attested by either Bank official through BSV or a Notary Public under his/her official seal.
- (iii) The amount should be deposited only by CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side of the cheque.
- (iv) 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 ECMS Collection code - BFLFD8), Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0004989, Bank branch: Kanjur Marg, Mumbai.  
For any investment queries or information about our affiliated partner websites, write to us at [Wecare@bajajfinserv.in](mailto:Wecare@bajajfinserv.in) or call us on +91 8698010101
- (v) Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:
  - (a) The applicant can also obtain introduction from any other fixed deposit holder with BFL. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BFL records;
  - (b) The 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.
- (vi) Online deposit and renewal facility is not available for NRIs/OCIs/PIOs

**11. IMPORTANT INFORMATION**

- (i) 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.
- (ii) In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.

## KYC DOCUMENTATION FOR OPENING ACCOUNT

### (A) KYC Documentation for Opening NRI/OCI/PIO Fixed Deposit Account (Individual):

- (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) listed below:
  - a. Valid Passport (mandatory). In case of PIO/ OCI, additionally obtain PIO card/ OCI card
  - b. For determining NRI/OCI/PIO status of the depositor, obtain copy of Valid Visa mentioning validity and type of Visa (i.e. single entry/ multiple entry/ Residence permit/ work permit etc.);

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
i	Valid Passport	Valid Passport
ii	Valid Driving Licence	Valid Driving License
iii	Voter's Identity Card issued by Election Commission of India	Voter's Identity Card issued by Election Commission of India
iv	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **
v	-	Overseas Address Proof (indicative documents): a. Overseas Driving License. b. Document issued by Government Department of Foreign jurisdiction (Work/ Resident Permit, Social Security Card, etc. c. Letter issued by Foreign Embassy or Mission in India.

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

Alternatively, OVDs of Non-Resident Indians, OCIs and PIOs may be certified as Original Certified Copy by any one of the following:

- Authorised officials of overseas branches of Scheduled Commercial Banks registered in India,
- Branches of overseas banks with whom Indian banks have relationships,
- Notary Public abroad,
- Court Magistrate,
- Judge,
- Indian Embassy/Consulate General in the country where the non-resident customer resides.

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

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

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

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

## 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 / எங்களுக்குத் தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ/ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ ਮੈਂ/ਸਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਈ ਗਈ ਅਤੇ ਸਮਝਾਈ ਗਈ ਸੀ ਅਤੇ ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਸਾਨੂੰ ਇਸ ਦੀ ਸਮਝ ਲੱਗ ਗਈ ਹੈ।
Urdu	<input type="checkbox"/>	میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست / 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 വായിച്ചുതരികയും മലയാളത്തിൽ എന്നിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ചുതരികയും 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 કરે 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 ଗ୍ରହଣ କରୁଛୁ ।
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 / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত ব্যাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্রদান কৰিলো।
Konkani	<input type="checkbox"/>	ह्या अर्जाची/नेम आनी अटींची 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"/>	بُڙھ/بَند بأتھ گرت چھڑ اس درخواست / شرائط و ضوابط مضمونہ مڑھ / منز انگلیش ژ پڑھ گڑھن تہ سمجھواناہ ميم تہ بڑھ/بَند تصدیق کران تہ باندس ٹھیک طرح سمجھڑ 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

Signature of joint applicant