# FIXED DEPOSIT BAJAJ FINANCE LIMITED



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

# Rate of Interest per annum valid up to ₹ 5 Crore (w.e.f. 5 Dec 2016) Tenure in Non-cumulative

months       Line       Authorship       Quarterly       First Paper       Annual       Application Form No.:         12 - 35       8.06%       7.27%       7.27%       7.85%       8.06%       9[7.]0.5         35 - 60       8.06%       7.27%       7.85%       8.06%       90/21.0.5       Sub Rev Code:       9[7.]0.5         36 - 60       8.06%       7.27%       7.85%       8.06%       Sole       9[7.]0.5         36 - 60       8.06%       7.27%       7.85%       8.06%       Sole       9[7.]0.5         36 - 60       9.06%       7.27%       7.85%       8.06%       Sole       9[7.]0.5         36 - 60       9.06%       9.06%       9.06%       Sole       9[7.]0.5       Sub Rev	Tenure in	Cumulative			nulative		Date	D D M M Y Y Y
12 - 3       6.00%       7.1%       7.2%       7.8%       6.05%         26 - 60       6.05%       7.7%       7.8%       7.8%       6.05%         17 - 61       6.05%       7.7%       7.8%       6.05%         18 determined the determined and text							Application Form	No.:
Subscription       Subscription <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>								
# Minimum Red Papetit anishi funde State Mambalan MRE to be not less than 75.000         Scheme Code:           # Minimum Red Papetit anishi funde State Net Research 15.000         Scheme Code:           Investment Details         Deposit Payable to First Holder					7.89%	8.05%		
Investment       New	# Minimum Fixed D # Minimum Fixed D	eposit amount from eposit amount from	Greater Mumbai an Rest of India to be	d NCR to be not le not less than ₹50,0				
Investment       New	Investment D	otaile						
If Renewal, existing Deposit No.			. [					
Fresh Deposit Amount Numeric       Words         Deposit Term in months       Deposit Option       Cumulative         Interest Payout Frequency (Mandatory for Non-cumulative option)       Monthly       Quarterly       Half Yearly       Annually         Interest Payout Frequency (Mandatory for Non-cumulative option)       Monthly       Quarterly       Half Yearly       Annually         First Applicant Details       First       Gender       First       Coloured         First Applicant Stame       Gender       First       Coloured         Date of Birth/       Date of Incorporation       D (M (M Y Y Y PAN)       Mobile       Photograph         Address       (Owned/Rented)       Pincode       Pincode       Photograph         If the First Applicant is a minor, please provide the below details:       Gecupation Self employed       Salaried       Retired         If the First Applicant betails       Gender M Y       Pan       Proprietorship       Public ttd. Co.       Others         Gonstitution       Resident Northfidual       Resident Northfidual (Please tick any one of the below)       HUF       Statutory Board       Local Authority       Pan       Coloured         Joint Applicant Details       Second Applicant's Name       Gender M Y       Mobile       Last       Coloured       Photograph </td <td></td> <td></td> <td></td> <td></td> <td>Deposit Payable t</td> <td>o First Holde</td> <td>r Either or Survivor</td> <td></td>					Deposit Payable t	o First Holde	r Either or Survivor	
Deposit Term in months       Deposit Option       Curulative       Non-curulative         Interest Payout Frequency (Mandatory for Non-curulative option)       Monthly       Quarterly       Half Yearly       Annually         Maturity Instruction: Renew Principal and Interest*       (Only for curulative)       Renew Principal*       Payout on Maturity         First Applicant Details								
Interest Payout Frequency (Mandatory for Non-cumulative option)       Monthly       Quarterly       Half Yearly       Annually         Maturity Instruction: Renew Principal and Interest*       (Only for cumulative)       Renew Principal*       Payout on Maturity         First Applicant Details       First Applicant Shame       Gender       M F         Date of Dirth/       D (M (Y Y Y) PAN       Mobile       Photograph       of First Applicant         Address       Gender       M F       Coloured       Photograph       of First Applicant         Mobile to comparition       D (M (Y Y Y) PAN       Mobile       Photograph       of First Applicant         Mobile to comparition       D (M (Y Y Y) PAN       Landline       Photograph       of First Applicant         Mobile to comparition       D (M (Y Y Y) PAN       Coloured       Photograph       of First Applicant         Mobile to comparition       Enail D       Coloured       Photograph       of First Applicant         Mobile to comparition       Enail D       Coloured       Photograph       of First Applicant         Annual Income       Up to R15 lakh       TSD lakh       TSD lakh       Occupation       Salaried       Retired         If the First Applicant is a minor, please provide the below details:       Cocupation       Enail Name <td>Fresh Deposi</td> <td>t Amount Num</td> <td>eric</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Fresh Deposi	t Amount Num	eric					
Maturity instruction: Renew Principal and Interest* (Only for cumulative)       Renew Principal*       Payout on Maturity         First Applicant Details						1		
First Applicant Details         First Applicant Name         Use of Birth / Date of Incorporation         Date of Birth         Date of Birth         Constitution         Resident Individual         Resident Indiv	Interest Payo	ut Frequency (M	Nandatory for N	on-cumulative	option) Monthly	/ Quart	erly Half Yearly A	Annually
Hist Applicant's Name (Wade/MAX,MAX,MS,MS)       First       Middle       Last       Gender       M F         Date of ficry/ Date of ficroporation       D M M Y Y Y PAN       Mobile       Coloured       Photograph         Address (Owned/Rented)       Pincode       Pincode       Pincode       Photograph         Email ID (Wade No. et mail ID is mandareny)       Coloured the below       Pincode       STD       PHONE NUMBER         Annual Income       Up to 7t5 lakh       7t5 lakh       750 lakh+       Occupation       Salaried       Retired         If the First Applicant is a minor, please provide the below details:       Guardian's Name       PAN       PAN         Constitution       Resident Individual       Resident Non-Individual (Please tick any one of the below)       Private ttd. Co.       Others         Joint Applicant Details       Second Applicant's Name       Middle       Last       Coloured         Date of Birth       D M M Y Y Y PAN       Gender       M F       Coloured       Photograph         third Applicant's Name       First       Middle       Last       Coloured         Photograph       First       Middle       Last       Coloured         Date of Birth       D M M Y Y Y P AN       Middle       Last       Coloured	Maturity Inst	ruction: Renew I	Principal and Inte	rest <sup>*</sup> (Only for	cumulative)	Renew Princip	pal* Payout on Maturity	
Hist Applicant's Name (Wade/MAM, MAS, MAS)       First       Middle       Last       Gender       M       F         Date of incorporation       D       M       M       Y       Y       PAN       Mobile       Photograph       of First Applicant         Address       (Owned/Rented)       Pincode       Pincode       Photograph       of First Applicant         Email ID       Landline       STD       PHONE NUMBER       First Applicant       Retired       Retired<	First Applican	at Dotails						
Insterior Address       First       Niddle       Last       Coloured         Date of Birth/       D M M Y Y Y PAN       Mobile       Coloured         Address       (Owned/Rented)       Pincode       Pincode         Email ID       Pincode       ST D       PHONE NUMBER         Email ID       ST D       PHONE NUMBER       Salaried       Retired         If the First Applicant is a minor, please provide the below details:       Guarded       Guarded       Retired         PAN								
Date of Birth/       Date of Sirth/       Photograph       of First Applicant         Address			 First		Middle		Gender M_F	
Address (0wned/Rented)								
Address       Pincode         Email ID		poration D D	M M Y Y Y	Y PAN		Mobile		
Email ID       Landline       STD       PHONE NUMBER         Annual Income       Up to ₹15 lakh _ ₹15 lakh - ₹50 lakh _ ₹50 lakh + _ Occupation       Self employed _ Salaried _ Retired _         If the First Applicant is a minor, please provide the below details:       Guardian's Name		ed)						
(Mobile No. or Email ID STD PHONE NUMBER   Annual Income Up to ₹15 lakh _ ₹15 lakh - ₹50 lakh _ ₹50 lakh _ ₹50 lakh _  Occupation Self employed _ Salaried _ Retired _  If the First Applicant is a minor, please provide the below details: Guardian's Name	(owned) kent					F	Pincode	
is matadatory)       Annual Income       Up to ₹15 lakh _ ₹15 lakh _ ₹50 lakh _ ₹50 lakh _        Occupation       Self employed _ Salaried _ Retired _          If the First Applicant is a minor, please provide the below details:       Guardian's Name		1.0			Landlir			
If the First Applicant is a minor, please provide the below details:         Guardian's Name         PAN         Constitution       Resident Individual         Resident Individual       Resident Non-Individual (Please tick any one of the below)         HUF       Statutory Board       Local Authority         Partnership       Proprietorship       Public Ltd. Co.       Private Ltd. Co.         Joint Applicant Details       Second Applicant's Name       Coloured         Master/Mx/Ms_Mxs)       First       Middle       Last         Date of Birth       D D M M Y Y Y Y PAN       Gender       M F         Third Applicant's Name       Gender       M F       Coloured         Third Applicant's Name       First       Middle       Last         Date of Birth       D D M M Y Y Y PAN       Mobile       Coloured         Third Applicant's Name       First       Middle       Last         Date of Birth       D D M M Y Y Y PAN       Mobile       Coloured         Date of Birth       D D M M Y Y Y PAN       Middle       Last       Coloured         Date of Birth       D D M M Y Y Y PAN       PAN       PAN       PAN       PAN			I		1	1		, 
Guardian's Name   PAN   Constitution   Resident Individual   Resident Non-Individual (Please tick any one of the below)   HUF   Statutory Board   Local Authority   Partnership   Proprietorship   Public Ltd. Co.   Private Ltd. Co.   Others     Joint Applicant Details   Second Applicant's Name   (Master/Mr_Ms_Mur_S)   First   Middle   Last   Coloured   Photograph   of Second Applicant's Name   (Master/Mr_Ms_Mur_S)   First   Middle   Last   Coloured Applicant's Name   (Master/Mr_Ms_Mur_S)   First   Middle   Last   Coloured Applicant's Name   (Master/Mr_Ms_Mur_S)   First   Middle   Last   Date of Birth   D D M M Y Y Y   PAN   Middle   Last   Coloured   Photograph   of Second Applicant	Annual Incon	ne Up to ₹15	lakh₹15	lakh - ₹50 lakh	₹50 lakh+	Occup	oation Self employed Sa	laried Retired
PAN	If the First Ap	plicant is a mind	or, please provid	e the below de	tails:			
PAN	Guardian's Na	ime						
HUF       Statutory Board       Local Authority       Partnership       Proprietorship       Public Ltd. Co.       Private Ltd. Co.       Others         Joint Applicant Details								
HUF       Statutory Board       Local Authority       Partnership       Proprietorship       Public Ltd. Co.       Private Ltd. Co.       Others         Joint Applicant Details	Constitution	Resident	Individual	Resident N	on-Individual (Ple	ease tick any or	ne of the below)	
Joint Applicant Details         Second Applicant's Name         (Master/Mr./Ms./Mrs.)         First       Middle         Last         Coloured         Photograph         of Second Applicant's Name         Email ID         Third Applicant's Name         (Master/Mr./Ms./Mrs.)         First       Middle         Last         Coloured         Photograph         of Second Applicant's Name         (Master/Mr./Ms./Mrs.)         First       Middle         Date of Birth       D         D       Middle         Last       Coloured         Photograph       of Second Applicant         Coloured       Photograph         Od set of Birth       D         D       D         Middle       Last         Coloured       Photograph         Photograph       Coloured         Photograph       Photograph					,		,	o the Co
Second Applicant's Name (Master/Mr./Ms./Mrs.)       First       Middle       Last       Coloured         Date of Birth       D       D       M       Y       Y       PAN       Mobile       Coloured         Email ID	HUFSt	atutory Board	Local Auth	ority Par	thership P	roprietorship	Public Ltd. Co Private	e Ltd. Co Others
Second Applicant's Name (Master/Mr./Ms./Mrs.)       First       Middle       Last       Coloured         Date of Birth       D       D       M       Y       Y       PAN       Mobile       Coloured         Email ID								
(Master/Mr./Wis,/Mrs.)       First       Middle       Last       Coloured         Date of Birth       D       D       M       M       Y       Y       Y       PAN       Mobile       Coloured       Photograph       of Second Applicant         Email ID        Gender       M       F       F       Middle       Last       Coloured       Photograph       of Second Applicant         Third Applicant's Name        First       Middle       Last       Coloured       Photograph       Of Second Applicant         Date of Birth       D       M       M       Y       Y       Y       PAN       Coloured       Photograph       Coloured       Photograph       Of Second Applicant       Coloured       Photograph       Photograph       Coloured       Photograph       Photograph       Coloured       Photograph       Ph	Joint Applica	nt Details						
Date of Birth       D       D       M       M       Y       Y       Y       PAN       Mobile       Photograph       of Second Applicant         Email ID	Second Applica	int's Name						
Date of Birth       D       D       M       Y       Y       Y       PAN       Mobile       Photograph of Second Applicant         Email ID	(Master/Mr./Ms./Mr	s.)	First		Middle		Last	Colourod
Email ID       Gender M F         Third Applicant's Name       Middle         (Master/Mr./Ms./Mrs.)       First         Date of Birth       D         D       M         Middle       Last         Coloured       Photograph	Date of Birth	D D M	MYYYY	PAN		Mobile		Photograph
Third Applicant's Name (Master/Mr./Ms.)     First     Middle     Last       Date of Birth     D     D     M     M     Y     Y     Y     PAN     Coloured								
(Master/Mr./Ms./Mrs.)     First     Middle     Last       Date of Birth     D     D     M     M     Y     Y     Y     PAN     Coloured       Photograph	Email ID				Gende	er M F		
(Master/Mr./Ms./Mrs.)     First     Middle     Last       Date of Birth     D     D     M     M     Y     Y     Y     PAN     Coloured       Photograph								
(Master/Mr./Ms./Mrs.)     First     Middle     Last       Date of Birth     D     D     M     M     Y     Y     Y     PAN     Coloured       Photograph								
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Photograph	(master/mf./MS./Mf	First Middle Last						
	Date of Birth	D D M	MYYYY	PAN		Mobile		
	Email ID							

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

Payment Details						
Payment details (Cheque to be drawn in favour of "Bajaj Finance Ltd. Fixed Deposit Acco	ount Number 00070350006738″)					
Cheque No Bank Name	Bank Account Number					
Account Type Branch	IFS Code					
UTR No. (Applicable for deposit amount electronically transferred through RTGS)						
(In case of RTGS mode of deposit or interest and maturity amount repayment desired i cheque of the same account with a valid IFS code)						
*Please enclose duly filled 15G/H form for tax exemption. Forms not attached/incompl	ete or incorrect will result in tax deductions.					
Special Category         Refer Point No.1 in Terms and Conditions for details.         Special Category       Bajaj Group Employee         Organisation name						
(Please provide a copy of your Bajaj Group Employee ID)         Senior Citizen       BFL Existing Customer         Please provide your BF	FL LAN/FD No					
Please mention if you are a Bajaj Finance Limited shareholder Yes No If yes	s, please mention your Folio No					
KYC Details						
ID Proof Passport PAN Driving License Voter ID Aadhaar Card	NREGA Job Card					
Address Proof (Any one of the following) Passport Driving License Voter ID	Aadhaar Card NREGA Job Card Utility Bills					
Bank Statement Others						
In case of Non Individual category, enclose a certified true copy of the following doc	cuments:					
1. Certificate of Registration/Incorporation issued by the Registrar of Companies. Please	mention your Registration No.					
<ol> <li>Memorandum &amp; Articles of Association/Partnership Deed</li> <li>Resolution of the Board of Directors to open an account and identification of those who are accounted and identification of the second seco</li></ol>	no have authority to operate the account					
<ol> <li>Power of Attorney granted to its managers, officers or employees to transact business on its behalf</li> </ol>						
Nomination to deposit: Form DA 1: U/S 45 QB of RBI Act 1934						
I/We, above named Depositors at above address, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by the Company:						
1. Name and Address of Nominee						
	Data of Birth D. D. M. M. Y. Y.					
Relationship with Depositor						
2. As the nominee is a minor on this date, I/we appoint	(Name, Address and Age) to receive the amount of the					
said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee. (*Strike out if not applicable)						
Place & Date: Signature(s) of Depositor						
Two Witnesses' Name & Signature   1)   2)	_					

## Declaration

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

# Signature of all Depositors with Date:

First	Add	licant

Second Applicant \_

Third Applicant \_\_\_\_

# Terms and Conditions

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

- Specific category of applicants will be eligible for special rates as mentioned below
  - Senior Citizens (more than 60 years of age, subject to provision of proof of age) Additional rate of 0.25% p.a. for deposit size up to ₹1 Cror
  - Bajaj Group Employees Additional rate of 0.10% p.a. (BHIL, BAL, BFS, BFL, MSL, BAGIC, BALIC, MUKAND and BAJAJ ELECTRICALS) for deposit size up to ₹1 Crore
  - Bajaj Finance Limited existing loan customers and FD renewal customers Additional rate of 0.10% p.a. for deposit size up to ₹1 Crore
  - Only one of the above special category benefits is allowed per transaction.
- Rate of interest for bulk deposits of more than ₹5 Crore may vary from the published card rate and to be decided on a case to case basis by BAJAJ FINANCE LIMITED
- With reference to the minimum deposit size mentioned in the application form, in case of amount deposited into BFL account which is lower than the threshold levels, BFL reserves the right to reject such deposits and refund the same to the customer. BFL is not liable to pay any interest on these unwarranted deposits.
- Properly completed Application Forms together with CTS compliant Account Payee Cheque may be deposited with the Branches / Distributors of BFL. The cheques should be drawn in the name of "BAJAJ FINANCE LIMITED ACCOUNT NUMBER 00070350006738 ".
- Deposits will not be accepted in Cash. Fixed Deposit account cannot be opened out of / utilizing any kind of borrowed
- 'Loan against the deposit' facility shall be provided to the depositors. Loan to deposit value shall not exceed 75% and the depositor shall be eligible for the same post 3 months of being on books of Bajaj Finance Limited. The loan shall be provided at a rate of interest which shall be 2% higher than the rate of interest being provided on his deposit amount. 5
- BFL will not entertain any request for change of scheme, once selected. Where the scheme is not indicated in the Application form, the deposit will be treated as placed in Cumulative Deposit Scheme for 60 months. In case customer opts for Non-Cumulative deposit option but the interest payout frequency is not indicated in the application form, the deposit will be treated as placed in Annual Interest Payout frequency scheme.
- Deposits will not be accepted from Non-residents and Foreign nationals. Applications from minors are acceptable provided the application forms are signed by their natural guardians on their behalf. Applicants who are shareho should mention their Folio Number on the Application Form.
- Deposits will be accepted by BFL in Joint Names not exceeding three. All applicants must sign the application form. All communications will be addressed to the Depositor whose name appears as first applicant on the application form. Interest and repayment of Fixed Deposits will be made payable to the bank account of the first applicant mentioned in the application form or such other bank account intimated by the deposit holder(s) in writing to BFL from time to time or by way of warrant in favour of the first applicant.
- Introduction of all the joint depositors is compulsory. Such introduction may be by any one of the following methods: In case the Prospective Depositor(s) is / are already a Fixed Deposit Holder(s), then he / they can introduce himself / themselves by giving details of his / their existing Fixed Deposit Receipt. a)
  - The Prospective depositor(s) can also obtain introduction from any other Depositor of BFL. The said existing b) depositor is required to disclose his/her Name, Fixed Deposit Receipt Number and sign, as per specime signature with BFL, in token thereof.
  - The Prospective depositors can introduce themselves by producing any one of the following original documents c) (which contains the photograph of the concerned depositors) and copy of latest colour photograph to BFL for verification. Latest colour photograph and Photo copy of such document produced is required to be attached to the Fixed Deposit Application.
    - In case of an Individual Depositors: \* PAN \* Passport \* Election ID Card \* Driving License \* Aadhaar \* NREGA Job Card duly signed by State Government Officer
    - In case of companies, firms and other bodies: Registration Certificate, Partnership Deed/Agreement and Memorandum of association
- A self-certified copy of any one of the following documents should be furnished for proof of address, as specified in the application form

#### 1. Passport

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- 2. Election ID Card
- Driving License 3.
- 4. Aadhaar
- 5 NREGA Job Card duly signed by State Government Officer
- Utility bill which is not more than two months old of any the following service provider electricity, telephone, postpaid mobile phone, piped gas, water bill
- 7. Property or Municipal Tax receipt
- 8. Bank account or Post Office savings bank account statement
- Verification through such documents will be in addition to the introduction by a person known to BFL. If the applicant fails to produce such introduction, BFL reserves the right to reject the fixed deposit application and amount may be refunded to the applicant without any interest.
- In the event of death of any of the joint depositors, changes in the names of the deposit holders on deposit receipt and / or bank account to which interest and /or principal shall be credited shall be effected only on the production of a copy of the Death Certificate, certified to be true by notary public, without reference to the heirs and/or legal esentatives of the deceased and instruction to BFL in this behalf by all the surviving deposit holder(s) jointly in writing.
- Nomination Facility is available to the depositors. The prescribed application Form No. DA 1 by Reserve Bank of India in this regard is available with our branches. Upon request of the depositors, BFL will arrange to send forms for Cancellation of nomination (Form DA 2) and Variation of Nomination (Form DA 3). 17
- In the event of death of sole depositor and/or all the joint depositors, all payment on account of principal and/or 13 interest will be made to the Nominee appointed by the depositor (s) on production of proof of identity and on execution of such other documents as BFL may deem fit for the same.
- In any other case, it will be necessary for the legal representative of the deceased depositor to produce Success Certificate/Letter of Administration/Probate of the Will to the satisfaction of BFL.
- Any change in address, email ID, bank account etc mentioned in the application form may be effected by BFL only on 15 the basis on written instruction signed by the sole / joint deposit holder(s) as per their signature on the application form
- 16 FIXED DEPOSIT RECEIPTS:

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

17 INTEREST

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

The dates for interest payments are as follows

In case of non-cumulative deposits 1)

- a) Monthly interest payments: Last date of month
- b) Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
- c) Half yearly interest payments: 31st March and 30th September
- d) Annual interest payments: 31st March
- In case of cumulative deposits: Date of maturity of deposit
- Interest for part period (i.e. other than complete month/quarter/half year/year) under Non-Cumulative Deposit Schemes will be calculated from the date of deposit till the last day of the immediate next interest payment date if a deposit is made within a period of 30 days prior to any of the interest payment date, the interest for the part period will be paid on the next interest payment date.
- Income-tax, wherever applicable, will be deducted at source from interest in accordance with Section 194-A of the Income-tax Act, 1961 except where appropriate Certificate/form as prescribed under the Income-tax Act, 1961 (Form 15 G) is furnished to BFL's Registered Office at least two months before the due date of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial Year exceeds '5,000/-. It is the sole responsibility of the depositor to provide BFL with a fresh Form 15G/H for every assessment year. In case of any incomplete / incorrect 15G/H forms, Bajaj Finance will not be responsible in case of tax deducted at source.
- The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only, to the bank account of the depositor mentioned in the application form, or such other bank account intimated to BFL in writing jointly by all surviving deposit holders from time to time. In case of any rejection of such instruction for NEFT / RTGS on account of any reason, BFL will dispatch interest warrant, in favour of the first applicant as per the application form, within 10 days of BFL receiving intimation from its bank about such rejection.
- It will be the responsibility of the depositor(s) to mention his/her/its correct details of the bank account in the application form for the purpose of making payment of interest and repayment of deposit on due date through National Electronic Funds Transfer (NET)/ Real Time Gross Settlement (RTGS). In case of rejection of instruction for NET/ RTGS, BFL will not be considered as liable for such rejection. 20
- RENEWAL/REPAYMENT: 71

2)

BEL will make repayment of deposit on the date of maturity of the deposit unless it receives any request for repeval BFL will make repayment of deposit on the date of maturity of the deposit unless if receives any request for renewal at least 7 working days before the date of maturity. The payment will be made through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only, to the bank account of the depositor mentioned in the application form. In case of any rejection of such instruction for NEFT / RTGS on account of any reason, BFL will dispatch maturity repayment warrant, in favour of the first applicant as per the application form, within 10 days of BFL receiving intimation from its bank about such rejection.

The Deposit Receipt duly discharged should be sent to either the broker or the nearest BEL branch so as to the same The Deposit Receipt duly discharged should be sent to either the broker or the nearest BFL branch so as to the same finally reaching the Corporate Office of the BFL at 4 Floor, Bajaj Finserv Corporate Office, Off Pune Ahmednagar Road, Viman Nagar, Pune 411014 at least one week before the date of maturity to enable the BFL to repay or renew the deposit, as the case may be on the due date. Request for renewal should be accompanied by Application Form duly filled in and signed unless already mentioned at the time of placing the original deposit. Renewal of deposit will be subject to the rate of interest and other terms & conditions prevailing on the date of maturity.

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

- Premature repayment of fixed deposit is at the sole discretion of BFL. However, in such case the interest will be allowed as per the regulations of the Reserve Bank of India in that behalf. The present directions for premature 22 repayment provides as under
  - a) Upto 3 months from date of deposit: No Withdrawal permitted
  - b) After 3 months but before 6 months: No interest
  - c) After 6 months but before the date of maturity: 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable will be 3% lower than the lowest rate being offered by BFL.
- Provided that in the event of death of a depositor, BFL may repay the public deposit prematurely, even within the lock in period, to the surviving depositor(s) in the case of joint holding whose name appears first in the application form, or to the nominee or legal heir(s) of the decased depositor, on the request of surviving depositor/s/nominee/legal heir and only against submission of proof of death and other documents to the satisfaction of BFL. 23

#### OTHER TERMS AND CONDITIONS

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

BFL reserves the right to alter or amend any or all the conditions stipulated above or to vary them in special cases or to accept deposits only for such periods as it may decide from time to time and to repay the deposits prematurely before the due date.

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

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

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

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

These terms and conditions form part of the prescribed application form. Deposits are accepted subject to Pune Municipal jurisdiction.

## HOW TO APPLY:

- Depositor(s) are requested to go through the terms and conditions printed above.
- 2. The attached Application Form should be filled in fully and signed by the Depositor(s).
- The amount should be deposited only by cheque made payable to "BAJAJ FINANCE LTD ACCOUNT NUMBER 00070350006738" and crossed "Account Payee only".
- 4. The cheques should be payable at par and CTS compliant.
- Application Form along with the necessary remittance should be sent to the distributors to the Fixed Deposit Schemes of BFL or be submitted in any of BFL's branches.

# OTHER REQUIRED INFORMATION

- In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Western Bench of Company Law Board at:
- The Bench Officer, Company Law Board, 2nd Floor N.T.C House, 15 Narottam Morarjee Marg, Ballard Estate, Mumbai - 400038
- In case of any deficiency of the BFL in servicing its deposit, the depositor may approach the District Level Consumer Redressal Forum, the State Level Consumer Redressal Forum or the National Consumer Redressal Forum for relief.

Provisional Receipt	A	Application Number	
Received from	Cheque No	fo	r INR
dated drawn on _	Bank		Branch
towards	Scheme for a period of	months at	% interest per annum.
Reference No			For BAJAJ FINANCE LTD
- , ,	rv.in or call our toll-free IVR on 020 3957 4151		

# **BAJAJ FINANCE LIMITED**

Registered Office: Akurdi, Pune 411 035

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

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

FAAA/Stable Rating by CRISIL AND MAAA (Stable) Rating by ICRA indicate the highest degree of safety with regard to timely payment of interest and principal on the instrument.

LO		imum deposit size (₹)		G. Summarised Financial Po appearing in the two latest
		(Including Navi Mumbai an egion (NCR) - ₹ 75,000	d Thane) and	EQUITY & LIABILITIES
	Rest of India (BFL	branch presence, as per the l	ist) - ₹ 50,000	Shareholders' funds:
	Subsequest depos BFL branch locatio	its can be of minimum ₹ 50, n	.000 across all	Share Capital Reserves & surplus Money received against share warrants
Mi	scellaneous Non-Banki	ned as per the Non-Banking Fin ng Companies (Advertisement) Rul ny: BAJAJ FINANCE LTD.		Non-current liabilities: Long term borrowings Other long term liabilities Long term provisions
	Date of Incorporation			Current liabilities:
ca	r D. Profits/Dividend	s:		Current maturities of long term b
	three financial years	ny before and after making provi immediately preceding the date of eclared by the Company in respect	of the advertisement	- Secured loans - Unsecured loans Short term borrowings Trade payables Other current liabilities
	iancial Year ded on Be	Profit (Standalone) fore Tax After Tax	Dividend %	Short term provisions Total
31.	03.2014	1091.16 719.01	160	
31.	03.2015	1356.94 897.87	180	ASSETS
31.	03.2016	1964.57 1278.52	250	Non-current assets:
F.	and supervision of entrusted with neces the Company.	naged by the Managing Director, s the Board of Directors. The <i>N</i> ssary powers for managing the bu and occupations of Directors:	anaging Director is	-Intangible assets Non-current investments Deferred tax assets (net) Receivables under financing activ Long term loans and advances
	NAME	ADDRESS	OCCUPATION	Current assets:
	Shri Rahul Bajaj Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist	Current investments Receivables under financing activ Cash and bank balances Short term loans and advances
	Shri Nanoo Pamnani Vice Chairman	21 EI CID 13 A Ridge Road, Malabar Hill, Mumbai 400 006	Professional	Other current assets Total
	Shri Sanjiv Bajaj Vice Chairman	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist	
	Shri Rajeev Jain Managing Director	D-2, Ivy Glen, Marigold Premises Kalyani Nagar, Pune 411 014	Service	Contingent Liabilities (Standalone) Disputed claims against the
	Shri Madhur Bajaj	Bungalow No 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist	Company not acknowledged as d VAT matters under Appeal
	Shri Rajiv Bajaj	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035	Industrialist	ESI matter under Appeal Service tax matter under Appeal
	Shri D S Mehta	301/302 Gora Gandhi Apartments 3 rd Floor, 3 Laburnam, Gamdevi, Mumbai 400 007	, Professional	Income Tax matters under Appea - Appeals by the Company - Appeals by the Income Tax Dep
	Shri D J Balaji Rao	D-103 Adarsh Residency, 47 Cross 2nd Main, 8th Block, Jayanagar, Bangalore 560 082	Professional	Guarantees given on behalf of th
	Dr. Omkar Goswami	E-121 Masjid Moth, First Floor, Greater Kailash 3 New Delhi 110 048	Economist	Banking Financial Com ₹10,653.83 Crore b) Deposits actually held as
	Shri Dipak Poddar	Brij Kutir, Rungta Lane,	Industrialist	I. The aggregate dues from the
		17th Floor, Off Nepean Sea Road, Mumbai 400 026		extended to the companies in ventures in which the Direct are ₹ 165.42 Crore.
	Shri Ranjan Sanghi	Flat No 21, Mistry Court, 4th Floor Dinshaw Vachha Road, Mumbai 400 020	; Business	<ul> <li>J. The Company has no overdue</li> <li>K. The Company declares as unc</li> </ul>
	Shri Rajendra Lakhotia	Universal Auto Traders, M.G. Mar Gangtok 737 101, Sikkim	g, Business	<ul> <li>i) The Company declares as unc applicable to it.</li> </ul>
	Dr. Gita Piramal	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025	Business	<ul> <li>ii) The compliance with the of Deposits is guaranteed</li> </ul>

G. Summarised Financial Position appearing in the two latest aud		(standalone) as		
appearing in the two latest aud	inted balance sneets:	(₹ In Crore)		
EQUITY & LIABILITIES	As on 31.03.2016	As on 31.03.2015		
Shareholders' funds:				
Share Capital	53.55	50.00		
Reserves & surplus	7,271.06	4,749.70		
Money received against	102.02			
share warrants	102.03	-		
Non-current liabilities:				
Long term borrowings	25,286.97	18,273.62		
Other long term liabilities	1447.40 242.94	135.77 152.08		
Long term provisions	242.94	152.08		
Current liabilities:				
Current maturities of long term borrow		2 402 20		
- Secured loans - Unsecured loans	5,444.06	3,483.20 260.05		
Short term borrowings	655.18 5,638.49	4,277.83		
Trade payables	300.91	273.66		
Other current liabilities	888.65	596.65		
Short term provisions	125.28	167.23		
 Total	46,456.52	32,779.79		
lotal	40,450.52	32,119.19		
		(₹ In Crore)		
ASSETS	As on 31.03.2016	As on 31.03.2015		
Non-current assets:				
Fixed assets				
-Tangible assets	242.95	218.26		
-Intangible assets	44.05	30.92		
Non-current investments	1485.15	175.09		
Deferred tax assets (net) Receivables under financing activity	280.04 24,778.55	212.28 18,119.67		
Long term loans and advances	99.79	88.60		
	///	00.00		
Current assets: Current investments	548.92	157.20		
Receivables under financing activity	17,977.21	13,079.78		
Cash and bank balances	1,329.15	219.66		
Short term loans and advances	458.89	343.90		
Other current assets	211.82	165.84		
Total	46,456.52	32,779.79		
	,			
		(₹ In Crore)		
Contingent Liabilities (Standalone)	As on 31.03.2016	As on 31.03.2015		
Disputed claims against the				
Company not acknowledged as debts	17.34	7.77		
VAT matters under Appeal	6.86	6.86		
ESI matter under Appeal	5.14	5.14		
Service tax matter under Appeal	1.49	1.19		
Income Tax matters under Appeal	9.80	9.66		
<ul> <li>Appeals by the Company</li> <li>Appeals by the Income Tax Departm</li> </ul>		12.86		
Guarantees given on behalf of the Co	mpany 3.31	2.24		
H. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies (Reserve Bank) Directions, 1998: ₹10,653.83 Crore				
b) Deposits actually held as on 3	1.03.2016: ₹2,243 Crore	2		
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 Directors/Company are holding substantial interest are ₹ 165.42 Crore.				
are ₹ 165.42 Crore.				

- e deposits other than unclaimed deposits
- Ider
- nplied with the provisions of the directions
- ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.

The above text of the 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 26 July 2016 and a copy of the same signed by the majority tors has been delivered to the Reserve Bank of India for registration

Pune 27 July 2016

## Rate of Interest per annum valid up to 5 Crore (w.e.f. 5 Dec 2016)

Mumbai 400 025

Tenure in	Cumulative	Non-cumulative			
months	Cumulative	Monthly	Quarterly	Half Yearly	Annual
12 - 35	8.00%	7.72%	7.77%	7.85%	8.00%
36 - 60	8.05%	7.77%	7.82%	7.89%	8.05%

a) Senior Citizens (more than 60 years of age, subject to provision of proof of age) - Additional rate of 0.25% p.a. for deposit size up to ₹1 Crore

- b) Bajaj Group Employees Additional rate of 0.10% p.a. (BHIL, BAL, BFS, BFL, MSL, BAGIC, BALIC, MUKAND and BAJAJ ELECTRICALS)
- Bajaj oroup Employees Additional rate of 0.10% p.a. (BHL, BAL, BS, BFL, MSL, BAGIC, BALIC, MUKANU and BAJA ELECTRICALS) for deposit size up to ₹1 Core Bajaj Finance Limited existing loan customers and FD renewal customers Additional rate of 0.10% p.a. for deposit size up to ₹1 Core Only one of the above special category benefit is allowed per transaction. Rate of interest for bulk deposits of more than ₹5 Core may vary from the published card rate and to be decided on a case to create bacie bacie balabit ficance in limited c)
- e) case basis by Bajaj Finance Limited

All other terms and conditions of the fixed deposit scheme of the Company as approved by the Board of Directors at its meeting held on 26 July 2016 remain the same

Date: 22 Nov 2016 Place: Pune

For Bajaj Finance Limited Rajeev Jain Managing Director

By order of the Board of Directors for Bajaj Finance Lir

Rahul Bajaj

Chairmar

The amount should be deposited only by cheque made payable to "BAJAJ FINANCE LID – ACCOUNT NUMBER 00070350006738" and crossed "Account Payee only". The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the distributors to the Fixed Deposit Schemes of BFL or be submitted in any of BFL's branches Write to us at fd@bajajfinserv.in or call us on 020-30405646.

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- 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 statements The Financial position of the Company as disclosed and the statements made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company. Company.
- The deposits shall also be subject to the terms and conditions as per the application form.
- M. Premature repayment of fixed deposit is at the sole discretion of BFL. However, in such case the interest will be allowed as per the regulations of the Reserve Bank of India in that behalf. The present directions for premature repayment, provided as under:
- a) Up to 3 months from date of deposit: No withdrawal permitted
- b) After 3 months but before 6 months: No interest
- c) After 6 months but before the date of maturity: 2% lower than the rate specified for the period during which the scheme has zrun. In case of no rate being specified for the deposit period, interest rate payable will be 3% lower than the lowest rate being offered by BFL.
- N. The Business carried on by the Company and its subsidiaries with details of branches or units if any:
  - Business carried out by the Company and its branches 1.

Business carried out by the Lompany and its branches: i) 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, Allahabad, Ambala, Amravati, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Baramati, Baroda, Belgaum, Bharuch, Bhatinda, Bhavangar, Bhilai, Bhiwandi, Bhonad Bhubanschuzer, Bikaner, Bilsare, Calicut Allahabad, Ambala, Amravati, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Baramati, Baroda, Belgaum, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bikaner, Bilaspur, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chiplun, Chopda, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Dhanbad, Dharwad, Dindigul, Durgapur, Irode, Goa, Guntur, Hoshiarpur, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jammu, Jannagar, Jamshedpur, Jodhur, Kolkata, Kollam, Kopergaon, Kota, Kottayam, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nandurbar, Nashik, New delhi, Pandharpur, Panipat, Patiala, Patna, Pimpalgaon, Pondicherry, Pune, Raipur, Rajahmundry, Rajkot, Ranchi, Rourkela, Salem, Sangli, Shimla, Shimoga, Siliguri, Solapur, Surat, Taniore, Tirunelveli, Tirupur, Trichur, Trivandrum, Udaipur, Udipi, Varanasi, Vijayawada, Vizag, Warangal, Warud, Ankaleshwar, Bokaro, Karur, Kurukshetra, Mapusa, Margao, Yapi, Anantpur, Bareilly, Guiberga, Gwalior, Korba, Kurnool, Nagarcoli, Phagwada, Sirsa, Valsad, Bardoli, Bhandara, Borsad, Chikhi, Dabhoi, Dahod, Dhule, Halol, Himatnagar, Jammer, Kadi, Latur, Palapur, Pen, Rajjournagar, Satara, Wani, Wardha, Washim, Morbi, Mehsana, Junagadh, Bhuj, Tenali, Isrura, Machiligatham, Vizianagram, Rajanadnagan, Ropar, Kalka, Thiruvalla, Karungappally, Vadakara, Alappurha, Dewas, Ujian, Nabha, Rajpura, Kapurthala, Moga, Namakkal, Dharapuram, Cudaloire, Pollachi, Jalpaiguri, Chittaranjan, Bolpur, Ranaghat, Kannur, Nanded, Rohtak, Nellore, Kaithal, Karaikudi, Kharagpur, Tutcorin, Haldia, Kolar, Mandya, Hassan, Tumakuru, Chittadurga, Hosper, Bellary, Raichur, Bidar, Biyaru, Basasan, Tumakuru, Chittadurga, Hosper, Bellary, Raichur, Bidar, Biyaura, Satna, Rewa, Katni, Gokak, Karvar, Ratangir, Navasai and Gandhidham.

2) Business carried out by the subsidiaries of the Company

S.No.	Name of Subsidiary	Address of Regd. Office	Activity
1.	Bajaj Housing Finance Limited (formerly Bajaj Financial Solutions Limited)	Bajaj Auto Ltd. Complex, Mumbai-Pune Road, Akurdi, Pune 411 035	Housing Finance Business (proposed)
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd. Complex, Mumbai-Pune Road, Akurdi, Pune 411 035	Stock Broking