## FIXED DEPOSIT APPLICATION FORM for Non-Resident Individuals (NRIs),

Persons of Indian Origin (PIO) and Overseas Citizen of India (OCI)

# **BAJAJ FINANCE LIMITED**

## FAAA/Stable Rating by CRISIL | MAAA Stable- Rating by ICRA

Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 04 July 2020) from NRO (Non Resident Ordinary) account only

For new customers:



# Date: Application Form No.: 37300537 Sourcing Channel: Broker Code: Sub Broker Code: Scheme Code:

For senior citizens:

Tenure	Minimum	Cumulative	Non Cumulative			
in months	deposit (in ₹)	Culliniative	Monthy	Quarterly	Half Yearly	Annual
12-23		7.15%	6.93%	6.97%	7.03%	7.15%
24-35	25,000	7.25%	7.02%	7.06%	7.12%	7.25%
36		7.35%	7.11%	7.16%	7.22%	7.35%

Rates for above Rs. 5 crore 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 RBI Renewal rate benefit of 0.10% over and above the published card rate

ASE FILL	IN BLOCK LET	TERS AND TICK WHERE REC	QUIRED 🔽					
nvestme	ent details							
1. No. o	f Depositors	□ 1 □ 2 □ 3						
2. Depo	sit payable t	o 🗌 First Holder or Si	<b>Jrvivor</b> (First Ho	lder in case	of deposit in single	name) Either or Survivor		
OR	ingle deposi Nultiple depo	it (Depositor needs to fill in i	nformation only i	n the first ro	w and write "1" in c	olumn A)		
No. of FDs	Deposit Amt (Rs.) per FD	Deposit Amt (in words) per FD	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for non-cumulative option)	Maturity Instruction	Scheme (to be filled in by BFL representative)
Α	В	С	D=A X B	Е	F	G	Н	I
					Cumulative Or		Renew principal+ interest	
					Non-	Monthly Half yearly	Renew only principal	
					☐ cumulative	Quarterly Annually	Payout	
					Cumulative Or		Renew principal+ interest	
					Non-	Monthly Half yearly	Renew only principal	
					cumulative	Quarterly Annually	Payout	
					Cumulative Or		Renew principal+ interest	
					Non-	Monthly Half yearly	Renew only principal	
					cumulative	Quarterly Annually	Payout	
					Cumulative Or		Renew principal+ interest	
					Non-	Monthly Half yearly	Renew only principal	
					cumulative	Quarterly Annually	Payout	
					Cumulative Or		Renew principal+ interest	
					Non- cumulative	Monthly Half yearly	Renew only principal	
Max 5					Committee	Quarterly Annually	Payout	
		yment made through a si						

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Special Category  Refer Point no. 1 in Terms and Conditions for details  Senior Citizen Bajaj Group Employee Director/ promoter Relative of the Director^ Shareholder  If BFL existing customer, please provide your BFL LAN/Customer ID/Deposit ID  If Bajaj Allianz Life Insurance policy holder, please provide your policy number (policy copy is mandatory alongwith this form)
^In case of any amount received from a relative of director of the Bajaj Finance Ltd, declaration to be submitted, in this regard
First Applicant Details (condutors)
First Applicant Details (mandatory)
First Applicant's Name Mr. Ms. Mrs. Mrs. M/s First Middle Last
If applicant is minor, name of guardian Mr. Ms. Ms. Ms. Ms. Address of guardian Address of guardian Photograph
Relationship with guardian
PAN of guardian (mandatory)
Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP
Nationality Passport Number
Type of Visa : Single entry Multiple Entry Residence permit Work permit Others
Visa/Work permit no
Gender CKYC No./KIN No PAN/Form 60 (in absence of PAN) (mandatory)
Date of Birth D D M M Y Y Y Y Marital Status Married Unmarried Others
Address (As per passport):
City/Town/Village PIN/Zip code Country
Address (Overseas):
City/Town/Village
City/Town/Village
Email ID
(Mobile no. or Email ID S T D Code Landline Mobile Number is mandatory)
Occupation Type: Business/Self-Employed Professional Retired Housewife
Student Service-Govt sector Service-Private sector Others
Annual income: Upto Rs.15 lakhs Rs.15-50 lakhs Rs.50 lakhs+
Source of Funds: Rent/Dividend/Interest income Sale of immovable property Any refund of earnest money
Proceeds from sale of shares Gift received Loan repayment from close relative Others
Educational Qualification: Undergraduate Graduate Post graduate Doctorate Others
Father's*/Spouse's/Mother's name Mr. Ms. Mrs.  First Middle Last
TIISL WIUGIE LASL

 $<sup>\</sup>ensuremath{^{*}}\textsc{Father's}$  Name is mandatory in case PAN is not submitted

Joint Applicant Details	
Joint Applicant's Name Mr. Ms. Mrs. M/s	
If applicant is minor, name of guardian Mr. Ms. Mrs	Affix a recent
Relationship with guardian Address of guardian	photograph (DO NOT STAPLE)
	(DO NOT STAPLE)
PAN of guardian (mandatory)	
Nationality Passport Number	issue
Type of Visa : Single entry Multiple Entry Residence permit Work permit Others	
Visa/Work permit no	upto
Gender KYC No./KIN No	
Date of Birth D D M M Y Y Y Y Marital Status Married Unmarried Others	
Address (As per passport):	
City/Town/Village PIN/Zip code PIN/Zip code	
Address (Overseas):	
Local Address for Correspondence	
City/Town/VillagePIN/Zip code	
Email ID (Mobile no. or Fmail ID STD Code Landline A	G-1:1- N1
is mandatory)	Mobile Number
Occupation Type: Business/Self-Employed Professional Retired Housewife  Student Service-Govt sector Service-Private sector Others	
Annual income: Upto Rs.15 lakhs Rs.15-50 lakhs Rs.50 lakhs+	
Educational Qualification: Undergraduate Graduate Post graduate Doctorate Others	
Father's*/Spouse's/Mother's name Mr. Ms. Mrs.	
First Middle	Last
	Last
Joint Applicant Details	Last
	Last
Joint Applicant Details  Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last  If applicant is minor, name of guardian Mr. Ms. Mrs. Mrs.	Affix a recent
Joint Applicant Details  Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last  If applicant is minor, name of guardian Mr. Ms. Mrs.  Relationship with guardian Address of guardian Address of guardian	
Joint Applicant Details  Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last  If applicant is minor, name of guardian Mr. Ms. Mrs. Mrs.	Affix a recent photograph
Joint Applicant Details  Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last  If applicant is minor, name of guardian Mr. Ms. Mrs.  Relationship with guardian Address of guardian PAN of guardian (mandatory)	Affix a recent photograph
Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last  If applicant is minor, name of guardian Mr. Ms. Mrs.  Relationship with guardian Address of guardian PAN of guardian (mandatory)  Please tick (V) If the following is additionally applicable to you: Politically Exposed Person (PEP) Relative of PEP  Nationality Passport Number Date of Expiry Place of	Affix a recent photograph (DO NOT STAPLE)
Joint Applicant's Name Mr. Ms. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. M	Affix a recent photograph (DO NOT STAPLE)
Joint Applicant's Name Mr. Ms. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. M	Affix a recent photograph (DO NOT STAPLE)
Joint Applicant Details  Joint Applicant's Name Mr. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs.	Affix a recent photograph (DO NOT STAPLE)
Joint Applicant's Name Mr. Mrs	Affix a recent photograph (DO NOT STAPLE)  issue
Joint Applicant's Name Mr. Ms. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. M	Affix a recent photograph (DO NOT STAPLE)
Joint Applicant Details  Joint Applicant's Name Mr.	Affix a recent photograph (DO NOT STAPLE)  issue
Joint Applicant's Name Mr. Ms. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. M	Affix a recent photograph (DO NOT STAPLE)
Joint Applicant's Name Mr. Ms. Ms. Ms. Ms. Ms. Ms. Ms. Ms. Ms. Ms	Affix a recent photograph (DO NOT STAPLE)  issue
Joint Applicant Details  Joint Applicant's Name Mrs	Affix a recent photograph (DO NOT STAPLE)  issue
Joint Applicant Details  Joint Applicant's Name Mrc Ms Mrs Mrs Mrs Mrs Mrs Mrs Mrs Mrs Mrs	Affix a recent photograph (DO NOT STAPLE)  issue
Joint Applicant Details  Joint Applicant's Name Mis	Affix a recent photograph (DO NOT STAPLE)  issue  upto  Country  Country
Joint Applicant Details  Joint Applicant's Name Mr. Ms. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. M	Affix a recent photograph (DO NOT STAPLE)  issue  upto  Country  Country
Joint Applicant Details  Joint Applicant's Name Mr.	Affix a recent photograph (DO NOT STAPLE)  issue  upto  Country  Country
Joint Applicant Details  Joint Applicant's Name Media	Affix a recent photograph (DO NOT STAPLE)  issue  upto  Country  Country
Joint Applicant's Name	Affix a recent photograph (DO NOT STAPLE)  issue  upto  Country  Country
Joint Applicant's Name	Affix a recent photograph (DO NOT STAPLE)  issue

Nomination to Deposit: For	m DA 1: U/S 45 QB of R	BI Act 1934				
I/We, above named Deposit may be returned by the Com				nom in the	event of my/our/mi	nor's death the amount of this deposit
1. *Name and Address of N	Nominee					
		Relationshi	ip with Depositor _		Dat	te of Birth DDMMYYYY
2. As the nominee is a min	or on this date, I/we app the said deposit on be	point				ninority of the nominee.
*Date of Birth (if nominee i	•		*Place	& Date		
Signature(s)/Thumb						2)
Payment Details						
(funds to be deposited in fa	, <b>IFSC:</b> HDFC0000007, <b>B</b>	ank branch: 885	5, Bhandarkar Road			unt type: current account,
Cheque (Cheque	e no		)			
NEFT/RTGS (cancelled c	heque of such account	from which NEFT,	/ RTGS has been m	ade to be s	ubmitted)	
Additional details:						
						ount type Non Resident ordinary
						action date
with a valid IFS code)	urity proceeds in anoti	ner NKO Bank ac	count. With this a	pplication to	orm, i am submittir	ng a cancelled cheque of such account
Customer's Consent and Confirm	ation					
immediately updated of any change in by me/us, as the case may be, using the to BFL during the term of the Deposit. I I/We confirm that I/we have rea statements/particulars/representation mentioned in this application should b	the information provided by me e available online banking paym /We state that the amount bein d and understood the deta s furnished by BFL and after car e treated as the payee for the I all deposit(s) held by me/us v	in this Application Forment system, to the bank gedeposited is not out illed terms and condi- eful consideration, I/w purpose of deduction of with BFL may be disclo	m. I/We hereby authorize k account stated by me/us of borrowed funds or fun ditions annexed to thi re am/are making the dep of tax, under Section 194	BFL to pay the ir in this Applicati ds acquired by a s Application posit with the Co A/195 of the Inc	nterest and Deposit amoun on or into such other bank a occepting deposits from any including the interest ompany at my/our own risl come Tax Act, 1961, as may	ect and up to date and I/We am/are obliged to keep BFL tupon maturity or upon the payment frequency selected cocount as may be instructed by me/us (jointly) in writing by other person or through any illegal or wrongful means. rate and other charges, the financials and other k and volition. I/We state that the first named depositor be applicable. I/We agree that any and all information equired and to provide any additional document and/or
2. I / we state that the deposits have been			es not represent inward re	emittance or trar	nsfer from NRE / FCNR (B) ac	ccount.
Signature/thumb impression of	all depositors with date"	:				
First Applicant		Joint Applicant			Joint App	licant
Signature of witness in case of thumb impression ———		Signature of with case of thumb im			5	of witness in umb impression ————————————————————————————————————
FATCA/CRS Details for Indivi	dual Applicants (mand	atory)				
Below information is require	d for all applicants/gua	rdian				
	Place / City of Birth	Country of birth	Country of current	residence	Country of	f citizenship/nationality
First applicant/guardian					India USA	Others
Second applicant					India USA	Others
Third applicant					India USA	Others
Are you a tax resident (i.e. a					No	
If 'yes', please fill below det i.e where you are a citizen/i					ax purpose	
	Country of tax reside	ncy Tax Identif	ication number or equivalent*	Identificati (TIN or oth	ion type ner, please specify)	If TIN is not available, please tick the reason A,B or C (as defined below)
First applicant/guardian			•		. , , , , , , , ,	Reason A B C
Second applicant						Reason A B C
Third applicant						Reason A B C
*SSN, International passport, Dri Reason A→The country whe Reason B→No TIN required (	re the applicant is liable select this ONLY if the a	authorities of the	respective country	of tax resid	dence do not require	
Address type of first applica			of joint applicant			type of joint applicant
Residential Registered		Residential	Registered	Business		
I/ we understand that my/our purc reside in. I/we shall be solely resp	hase from the Company may onsible for undertaking and ult on my/our part in fulfilling	create legal, tax or of fulfilling any obligati the said obligations.	other financial/ reportin ons that I/we may hav I/ We agree that, as ma	g obligations for e under the law	or me/us under the laws ws of such country/ies a	of the country of which I/we hold citizenship or and shall not hold the Company liable under any ax authorities the Company may also be required
Date & Place:	2. Siese er sespending, our d	Date & Place			Date & P	Place:
6: 1 /7 1 : :	n of first applicant	Cianaturo/Th	umb impression of	ficint applic	rant Signatur	re/Thumb impression of joint applicant

<sup>\*</sup>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

#### Terms and Conditions

- 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.

  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 amount in relation to rejected Application will not earn any interest and the said amount will be refunded as is within 11 (eleven) business days.
- (viii)The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

#### IOINT DEPOSITS:

- Application may be made in joint names subject to a maximum of three applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company.
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- (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)

#### FIXED DEPOSIT RECEIPTS

- Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of Deposit.

  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.
- (iii) In the event of loss or destruction or mutilation of a FDR/interestcheque, the Company may, at its sole discretion, issue a duplicate receipt/cheque, on such terms and conditions including indemnification as deemed fit by the Company. All expenses, if any, incurred in this connection will be borne by the depositor(s).

#### 4. INTEREST:

- (i) Individual applicants falling under specific categories as mentioned below will be eligible for the following special interest
  - (a) Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age): Additional interest at the rate
  - of 0.35% p.a. will be provided on Deposit amount of up to ₹5 (five) crore;
    (b) Customers (individual or non-individuals) having a customer ID in BFL system: Additional interest to the existing customer at the rate of 0.10% p.a. will be provided on Deposit amount of up to \*S (five) crore. It is clarified that said additional benefit of 0.10% is applicable on deposit made after gap of 15 days from the date of creation of existing deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit of 0.10%, the latest FD need to be created on or after 15th Jan XXXX; or
  - (c) Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd (subject to submission of proof of policy document):
    Additional interest at the rate of 0.10% p.a. on Deposit amount of up to ₹5 (five) crore.
  - Additional interest at the rate of 0.10% p.a. on Deposit amount of upto \$5 (five) crore.

    (d) Employees of Bajaj Group Companies\*: Additional interest at the rate of 0.10% p.a. on Deposit amount of upto \$5 (five) crore.
  - The applicant will be eligible for only one of the above mentioned special category benefits per deposit transaction, except in
  - the following circumstances where additional interest may be provided over and above the special category benefit:
    (a) Individual Applicants applying for renewal of Deposit: Additional interest at the rate of 0.10% p.a. will be provided on
  - Deposit amount of up to ₹5 (five) crores; and (b) Rate of interest for bulk deposits for more than ₹5 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.

  (ii) 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:
    - Monthly interest payments: Last date of month
    - Quarterly interest payments: 31st March, 30th June, 30th September and 31st December Half yearly interest payments: 31st March and 30th September
  - iv. Annual interest payments: 31st March In case of Cumulative Deposits: Date of maturity of the 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 (thirty) days prior to any of the interest payment dates, the interest for the part period will be paid on the next interest payment date.
- (iii) 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
- cumulative deposit scheme for a period of 36 (hirrly six) monitis. 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.

  (iv) the interest swill 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 reasons, 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.

### NOMINATION:

- (1) 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.

#### PAYMENT AND RENEWAL OF DEPOSIT

- 6. PAYMENT AND RENEWAL OF DEPOSIT
  (1) Payments on account of interest and redemption of the Deposit, will be made in the NRO bank account mentioned in the Application or such other NRO bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.
  (ii) The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through the Payment Instructions as specified above only, to the NRO bank account of the depositor mentioned in the Application. In case of any rejection of such Payment Instruments for any reason, the Company will dispatch maturity repayment cheque, in favour of the first applicant approaching in the Application, within 10 (top) days of the receipt of integration by the Top of the Application within 10 (top) days of the receipt of integration by the Top of the Application within 10 (top) days of the receipt of integration by the Top of the Application within 10 (top) days of the receipt of integration by the Top of the Application within 10 (top) days of the receipt of integration by the Company from its bank. first applicant appearing in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank

- about such rejection. When the date of maturity falls on any day on which BFL's office remain closes the repayment will be made on the next working day.
- (iii) 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 their 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.
- (iv) Request for renewing the Deposit (or a portion thereof) can be made physically atleast 2 (two) business days before maturity date of Deposit by visiting the nearest Company branch or by sending a written request through the post, independent financial advisors or national distributors empaneled with the Company, to enable the Company to repay and/or renew the Deposit (or a portion thereof) as the case may be on the due date. The depositor shall submit requests for renewal of Deposit prior to the above-mentioned period. In all cases, request for renewal should be accompanied by 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.

#### PREMATURE WITHDRAWAL:

- Premature withdrawal is permitted for either one or more deposit opted by the customer through this application form (1)
- (i) Premature withdrawal is permitted for either one or more deposit opted by the customer through this application form.
  (ii) Deposit 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, 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, foy of the decreased 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 formation.
  - (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) 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 whatsoeve

#### LOAN AGAINST DEPOSIT

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

#### OTHER TERMS

- Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, 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 (1) compulsory to submit Tax Residency Certificate, Form 10F No Permanent Establishment (PF) Certificate and Self-declaration cum Indemnity form.

  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.

  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. 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.
- 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). 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.
- (vii) The accompanying advertisement inviting fixed deposits forms part of the Application.
  (viii) Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
  (ix) 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, calls/SMS/bitly/bots/emails/post etc, irrespective of rejection of my/our Application

## 10. HOW TO APPLY

- Depositor(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form
- part of the Application.

  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.

  The amount should be deposited only by CTS compliant account payee cheque drawn in favour of 'BAJAJ FINANCE LID -
- ACCOUNT NUMBER 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side
- of the cheque.

  In case of investment through cheque, application form alongwith the cheque and required documents may be submitted. with any of Company's branch or authorised distributors. In case of investment through direct credit to the BFL investment account, application form along with copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorised distributors. 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.
- Online deposit and renewal facility is not available for NRIs/OCIs/PIOs

#### 11. IMPORTANT INFORMATION

- In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building T, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.

  (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.

\*Group companies: Bajaj Holdings and Investment Ltd., Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Bajaj Housing Finance Ltd., Bajaj Finsery Direct Ltd. Mukand Ltd., Baiai Electricals Ltd. and Baiai Financial Securities Ltd.

# **BAJAJ FINANCE LIMITED**

CIN-L65910MH1987PLC042961

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

## **FIXED DEPOSIT SCHEMES**

'FAAA/Stable' rating by CRISIL AND 'MAAA (Stable)' rating by ICRA.'

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

#### Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. July 04, 2020) for NRIs, OCIs and PIOs

Tenor in months	Minimum	Cumulative		Non-Cur	Non-Cumulative		
Tenor in months	deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	
12 - 23		6.90%	6.69%	6.73%	6.79%	6.90%	
24 - 35	25,000	7.00%	6.79%	6.82%	6.88%	7.00%	
36	]	7.10%	6.88%	6.92%	6.98%	7.10%	

- Funds will be accepted from NRO (Non-Resident Ordinary) bank accoun only and the amount must not represent inward remittance or transfer from NRE/ FCNR (B) account.
- Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for Additional interest at the rate of upto 0.25% p.a. on per Deposit amount of up to ₹5 (five) crore;
- Depositor(s) (individual depositor only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate will be over and above applicable rate of interest.
- Rate of interest for bulk deposits for more than ₹5 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.
- The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NFFT or RTGS and/or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the deposit application.
- The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days 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.
- In case where the depositor(s) has opted for renewal of deposit through deposit application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days 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 abovementioned period

Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

#### A. Name of the Company: BAIAI FINANCE LTD

#### . Date of Incorporation: 25th March, 1987 C. Profits/Dividends:

Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertisement and the dividends declared by the Company in respect of the said years.

Financial Year	Profit (Sta	Dividend	
ended on	Before Tax	After Tax	%
31.03.2017	2,817.52	1,836.55	180
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300

## D. Brief particulars of the management of the Company:

The Company is managed by the Managing Director, subject to the control and supervision of the Board of Directors. The Managing Director is entrusted with necessary powers for managing the business and affairs of the Company.

### E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Rahul Bajaj	Bajaj Vihar Colony, Mumbai-Pune Road,	Industrialist
(Chairman) Shri Sanjiv Bajaj	Akurdi, Pune 411 035. Bajaj Vihar Colony, Mumbai-Pune Road,	Industrialist
(Vice Chairman)	Akurdi. Pune 411 035.	ilidastilalist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj (Non-Executive	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi,	Industrialist
Director)	Pune 411 035.	
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411 001.	Industrialist
Shri Dipak Poddar (Non-Executive and Independent Director)	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi (Non-Executive and Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd; Mumbai 400 020.	Business

NAME	ADDRESS	OCCUPATION
Shri D J Balaji Rao (Non-Executive and Independent Director)	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082	Professiona
Dr. Omkar Goswami (Non-Executive and Independent Director)	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economis
Dr. Gita Piramal (Non-Executive and Independent Director)	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025.	Busines
Dr Naushad Forbes (Non-Executive and Independent Director)	74 Koregaon Park,Pune - 411 001	Busines
Shri Anami Narayan Roy (Non-Executive and Independent Director)	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Social Entrepreneur Retired Civil Servan

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

		(₹in Crore)
	As at	As at
	31 March 2019	31 March 2018
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.33
Bank balances other than (a) above Receivables	1.69	1.49
Trade receivables	805.38	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,653.46
Other financial assets	297.04	254.79
Total financial assets	1,06,982.37	80,308.80
Non-financial assets		
Current tax assets (net)	147.80	24.28
Deferred tax assets (net)	660.83	762.98
Property, plant and equipment	495.84	343.87
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	1,517.50	1,306.63
Total assets	1,08,499.87	81,615.43

## LIABILITIES AND EQUITY Financial liabilities

Total non-financial liabilities

Trade payables		
-Total outstanding dues of micro enterprises	0.44	0.43
and small enterprises		
-Total outstanding dues of creditors other than	547.25	438.89
micro enterprises and small enterprises		
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	-	
-Total outstanding dues of creditors other than micro enterprises and small enterprises	218.64	169.94
Debt securities	39,048.97	31,528.94
Borrowings (other than debt securities)	29,970.67	20,169.36
Deposits	13,193.01	7,792.87
Subordinated debts	4,139.07	4,138.16
Other financial liabilities	1,411.81	1,249.38
Total financial liabilities	88,529.86	65,487.97
Non-financial liabilities		
Current tax liabilities (net)	22.37	24.87
Provisions	68.88	61.7
Other non-financial liabilities	315.13	223.67

#### Equity share capital Other equity 19,448.26 15,702.18 19,563.63 15,817.21 Total liabilities and equity 1,08,499.87 81,615.43

406.38

310.25

Contingent Liabilities (Standalone)				
Particulars	As at 31 March 2019	As at 31 March 2018		
Disputed claims against the Company not acknowledged as debts	28.04	31.27		
VAT matters under appeal	4.39	2.39		
ESI matters under appeal	5.14	5.14		
Service tax matters under appeal				
- On interest subsidy	1,340.49	1,243.80		
- On penal interest/ charges	245.19			
- On others	5.45	3.11		

As at 31 March 2019	As at 31 March 2018	
0.32	8.90	
0.24	32.98	
	31 March 2019 0.32	

The Company has adopted Indian Accounting Standards ('Ind A5') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from 1 April 2018 and the effective date of such transition is 1 April 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India (RBI) (collectively referred the 3t the Devolus CABPY) Accordingly the proresponding flower prospected referred to as 'the Previous GAAP'). Accordingly, the corresponding figures presented for balance sheet as at 31 March 2018 have been restated / reclassified

# Co. a)Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016: 528,116.47 Croe b)The aggregate of deposits actually held as on 31.03.2019: ₹13,193.01 Crore

- H.The aggregate dues from the facilities, both fund and non-fund based, extended to, I. The aggregate dues from the facilities, both fluid and non-rindin bases, extended to, the companies in the same group or other entities or business wentures in which the Director/Company are holding substantial interest are ₹61.95 crore (Bajaj Allianz General Insurance Company 1 ₹1.17 Cft, Bajaj Allianz Life Insurance Company Ltd. – ₹2.99 Cft, Bajaj Alut Ltd. ₹2.11 Cft, Bajaj Electricals Ltd. −₹0.01 Cft, Bajaj Housing Finance Ltd. −₹2.25 Cft, Jamnalal Sons Pvt. Ltd. −₹0.19 Cft and Mukand Ltd. −₹42.63 Cft).
- I. The Company has no overdue deposits other than unclaimed deposits.
- J. The Company declares as under:
- i) The Company has complied with the provisions of the directions applicable to it.
- ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
- iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- iv) The deposits solicited by the Company are not insured.

The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company. by the Company

- K. The deposits shall also be subject to the terms and conditions as per the deposit
- L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions
- a) Upto 3 months from date of deposit: Withdrawal is not permitted.
- b) After 3 months but before 6 months: Interest shall not be payable.
- c) After 6 months but before the date of maturity: The rate of interest shall be 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 shall be 3% lower than the lowest rate offered by BFL.

## M.The Business carried on by the Company and its subsidiaries with details of branches or units if any:

1. Business carried on by the Company and its branches:

Business carried on by the Company and its branches:

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing, small business loans, loan against securities and infrastructure financing, The Company is having its Branches at Agra, Ahmedabad, Ahmedabaga, Ajmer, Akola, Akot, Jappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsa, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhlal, Bhiwandi, Bhopal, Bhubaneshwar, Bhluj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgoan, Chandigarh, Chandrapur, Chennai, Chinidwara, Chikhi, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indove, Jabalpur, Jagadhri, Jajour, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jammer, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karad, Karaikudi, Karnal, Karunagappally, Karur, Karvar, Katni, Khamgaon, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morib, Mumbai, Nashik, Navsari, Nellore, New Delhi, Palanpur, Panhar, Paripat, Patiala, Patha, Pen, Phagwada, Pimpalgoon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahrundry, Raipur, Ranaphat, Katanki, Ralama, Ranapiri, Rewa, Rohak, Roosa, Rourkela, Salem, Sandii, Satara. Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajnandangaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, kantin, katladın, katladın, kewa, kontak, kopat, koutkeda, Saletin, Sallul, Sallad, Satha, Sehore, Shimila, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Tirchur, Tirichur, Yapi, Varandrum, Tumakrur, Tutikorin, Udaipi, Udipi, Udipi, Udipi, Udipi, Udipi, Udipi, Udipi, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned on the official website page www.bajajifinserv.in => Scoll to bottom of the webpage="Contact us=visit our branch or by directly clicking https://www.bajajifinserv.in/branch-locator

Sr. No.	Name of subsidiary	Address of registered office	Activity		
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business		
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant		

the above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 25 July 2019 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

19 June 2020

The amount should be deposited only by cheque or debit card made payable to 'BAJAJ FINANCE LTD - 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 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, Bank account no.: 0007035000673 Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Bank branch: 885, Bhandarkar Road, Pune-411004

## **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 60 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.				

<sup>\*</sup> 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.

(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.

Provisional Rec									Application			
Cheque (Che	eque no				_) Nam	ne of the D	epositor					
Amount (insert tot	Amount (insert total amount in case of multi deposit) INR											
Bank name				Bra	nch					Account ty	pe	
Bank account number				IFSC			Transaction date					
Reference No. (Applicable for deposit amount electronically transferred through Net banking)												
Deposit details:	Tenor	1)	Months	2)	Months	3)	Months	4)	Months	5)	Months	;
	ROI	1)	%	2)	0/_	3)	0%	4)	0/0	5)	0/₀	
Write to us at wec	Write to us at <b>wecare@bajajfinserv.in</b> or call our IVR on <b>020 3957 4151</b> For BAJAJ FINANCE LTD											

<sup>\*\*</sup> 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**.

	Verse viles De desettes Fores
	Vernacular Declaration Form
English	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	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	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	இந்த விண்ணப்பம்//வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ//ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ  ਮੈਨੂੰ/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	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	ഈ അപേക്ഷ / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്ക്/ഞങ്ങൾക്ക് വായിച്ച്തരികയും മലയാളത്തിൽ എനിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ച്തരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંયી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.
Telugu	ఈ అప్లికేషన్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్ధం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	ମୁଁ/ଆୟେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାୟ/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତି ଜଣାଉଛୁ ।
Kannada	ಈ ಮೂಲಕ ನಾನು/ ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/ नियम व अटींमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	মই/আমি নিশ্চিতি কৰিছো যে এই আৱেদন / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত বাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্ৰদান কৰিলো৷

Signature of first applicant

Konkani

Signature of joint applicant

हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

ह्या अर्जाची/ नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी

Signature of joint applicant