# **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.

## Annualised rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. March 05, 2020)

Tanas in months	Minimum	Cumulativa	Non-Cumulative				
Tenor in months	deposit (in Rs.)	Cumulative	Monthly         Quarterly         Half Yearly         Ar           7.35%         7.39%         7.46%         7.           7.39%         7.44%         7.51%         7.				
12 - 23		7.60%	7.35%	7.39%	7.46%	7.60%	
24 - 35	25.000	7.65%	7.39%	7.44%	7.51%	7.65%	
36 - 47	23,000	7.70%	7.44%	7.49%	7.56%	7.70%	
48 - 60	1	7.80%	7.53%	7.58%	7.65%	7.80%	

a) Minimum deposit size is as specified above

- b)(1) Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age): Additional interest at the rate of upto 0.25% p.a. will be provided on per Deposit amount of up to ₹5 (five) crore;
- on per Deposit amount of up to ₹5 (five) crore;

  (ii) Individual Depositon having a customer IO in BFL system: Additional interest to the existing customer at the rate of upto 0.10% p.a. will be provided on Deposit amount of up to ₹5 (five) crore. For deposit only customers, it is clarified that said additional benefit of 1.0% is applicable on deposit made after gap of 15 days from the date of creation of first deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit of upto 0.10%, the latest FD need to be created on or after 15th Jan XXXX;

  (iii) Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd. (subject to submission of proof of policy document). Additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;

  (iv) Employees of Bajai Group Companies [Sixted below will net an additional rate of
- U.10% p.a. on Deposit amount of upto 3: (Inve) crore;

  (iv) Employees o Bajaji Group Companies listed below will get an additional rate of
  upto 0.10% p.a. (Bajaj Holdings and Investments Ltd., Bajaj Auto Ltd., Bajaj
  Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Auto Ltd., Bajaj
  Finserv Ltd., Bajaj Finance Ltd., Bajaj Finance Co. Ltd., Bajaj Housing Finance Ltd.,
  Bajaj Financial Securities Limited, Bajaj Finserv Direct Ltd., Mukand Ltd. Bajaj
  Finserv Health Limited and Bajaj Flectricals Ltd.) per deposit up to 75 Crore;
  Depositor will be adiablik for only none of the special category benefits mentioned Depositor will be eliqible for only one of the special category benefits mentioned above in point no.(b)(i) to (iv).
- above in point no.(pt)() to (iv).

  O Epositor (individual depositors only) 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 is applicable over and above special category benefit.

  d)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 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.

  e) The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGS or account payee cheque (in case of rejection of Transfer by NEFT/RTGS) to the bank account of the depositor prentioned in the deposit application form.

  f) The depositor 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, fourier to the Company or 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 accompaned 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 mult 8 vold post its maturity date.

  g)In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so as to reach the Company not to the Company or to the independent financial advisors or national distributors empaneled with the Company to requests shall be accepted post the above-ementioned period.

  Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneus the submit as period previous properties.

Particulars to be furnished as per the Non-Banking Financial Companies 8 Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

A. Name of the Company: BAJAJ FINANCE LTD.

# B. Date of Incorporation: 25th March, 1987

# C. Profits/Dividends:

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

			(₹in Crore)
Financial Year	Profit (Sta	ndalone)	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	Industrialist
Chairman	Road, Akurdi, Pune 411 035.	
Shri Nanoo Pamnani Vice Chairman	21 EI CID 13 A, Ridge Road, Malabar Hill, Mumbai 400 006.	Professional
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, Kalvani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajiv Bajaj	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist

NAME	ADDRESS	OCCUPATION
Shri Dipak Poddar	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd; Mumbai 400 020.	Business
Shri D J Balaji Rao	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082.	Professiona
Dr. Omkar Goswami	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Piramal	Piramal House, 6th Floor, 61, Pochkhanwala Road, Worli, Mumbai 400 025.	Business
Dr Naushad Forbes	74 Koregaon Park,Pune - 411 001	Business
Shri Anami Narayan	62 Sagar Tarang, Worli Sea Face,	Social Entrepreneur,
Roy	Mumbai 400 030.	Former Civil Servant

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

	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

# ABILITIES AND EQUITY

Non-financial liabilities		
Total financial liabilities	88,529.86	65,487.97
Other financial liabilities	1,411.81	1,249.38
Subordinated debts	4,139.07	4,138.16
Deposits	13,193.01	7,792.87
Borrowings (other than debt securities)	29,970.67	20,169.36
Debt securities	39,048.97	31,528.94
-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
Other payables		
and small enterprises  -Total outstanding dues of creditors other than micro enterprises and small enterprises	547.25	438.89
<u>Trade payables</u> -Total outstanding dues of micro enterprises	0.44	0.43
Payables		

Total assets	19,563.63	15,817.21
<b>Equity</b> Equity share capital Other equity	115.37 19,448.26	115.03 15,702.18
Total non-financial liabilities	406.38	310.25
Current tax liabilities (net) Provisions Other non-financial liabilities	22.37 68.88 315.13	24.87 61.71 223.67

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					

Particulars	As at 31 March 2019	As a 31 March 2018
- On penal interest/ charges	245.19	
- On others	5.45	3.1
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the Income tax department	0.24	32.98

The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 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 2018 and the effective date of such transition is 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 ('RBT) (collectively referred to as 'the Previous GAAP). Accordingly, the corresponding figures presented for balance sheet as at 31 March 2018 have been restated / reclassified

- G. a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Direction 2016 : ₹28,116.47 Crore
- b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,193.01 Crore
- The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are 61.63 Force (Baja) Allianz General Insurance Company + 711.77 (r. Baja) Allianz Life Insurance Company Ltd. 72.99 (r. Baja) Auto Ltd. 72.11 (r. Baja) Efections Ltd. 742.63 (r). Baja) Housing Finance Ltd. 72.25 (r. Jamnalal Sons Pvt. Ltd. 70.19 Cr and Mukand Ltd. 742.63 (r).
- 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.
- iv) The deposits solicited by the Company are not insured.

  v) The Financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.
- K. The deposits shall also be subject to the terms and conditions as per the deposit application form.
- L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:
- a) Upto 3 months from date of deposit: Withdrawal is not permitted
- b) After 3 months but before 6 months: Interest shall not be payable
- b) Arter 5 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:

tranches or units if any:

1. Business carried on by the Company and its branches:
Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing the Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravali, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asanch, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Baerilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Batinda, Bhavnagar, Bhilal, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calkut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chinidwara, Chikhli, Chiplun, Chitradurga, Chitaranjan, Chopda, Cochin, Coirmbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durappur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Ladia, Halol, Hassan, Haveri, Himatnagar, Hoshanpada, Moshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jajour, Jalandhar, Jalgaon, Jalpaigur, Jammu, Jammagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kapur, Kapurthala, Karad, Karaikudi, Karnal, Karunagappally, Karur, Karlan, Khamgaon, Khandwa, Kharaggur, Kolar, Kohlapur, Kolata, Kohlapur, Mandhipatham, Maduria, Mandya, Mangalow, Mapur, Mangka, Mangad, Naban, Andach Nagarou, Nagapur, Mamakal, Nanded, Nandurbar, Nashik, Nasha, Nadad Nagaroui, Nagapur, Namakal, Nanded, Nandurbar, Nashik, Nasha, Nahada Nagaroui, Nagapur, Namakala, Nanded, Nandurbar, Nashik, Nasha, Roha, Punpalagon, Pollachi, Pondherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajmandangaon, Rajpur, Sarial, Sehore, Shimila, Shimoga, Siliguri, Sirsa, Solapur, Suraj, Suruendranagar, Tenali, Hiruvalla, Tirunedberi, Tirupat, Tirupy, Trichyr, Trichyr, Trixhyr, Trix

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

By order of the Board of Directors for Bajaj Finance Limited

> Raieev Iain Managing Director DIN: 01550158

# 22 February 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 BBI or be submitted at any of the BBI branches. For NETT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no: 00070350006738 Account type: current account, Bank Name: HDTE Chain Ltd, LIFSL: HDEFOCO00007, Bank branch: 885, Bhandarkar Boad, Pune-411004

### Terms and Conditions

- Accertance of uprosts:

  Bajaj Finance Limited (hereinafter referred to as the 'Company'/BFL') shall accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.
- (ii) The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, (ii) The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, read and write in English Inaquage, (d) has read, understood and agrees to be bound by these terms. Where 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 the half 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. The entities incorporated/registered/constituted in India and carrying business in India are eligible for placing Deposit with BFL.
   (iv) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.
- by the Company in relation to such deposits.
- posits 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.
- (wii) The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the said amount will be refunded as its within 30 (thirty) business days.
  (viii) The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

## JOINT 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 applicant(s). The proceeds will be transferred to guardian, if the FD is opened in minor's name.

### FIXED DEPOSIT RECEIPTS

- FIXED DEPOSIT RECEIVED.

  Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of Deposit. In case of change in KYC documents/ status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, daims, loss due to the said change in KYC.
- (iii) Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in
- favour of the holding/subsidiary and /or Group Companies of BFL.

  (iv) In the event of loss or destruction or mutilation of an FDR (for any reason) and upon request received by BFL, FDR will be re-issued by Bit in leu of 16st DR. Notwithstanding the re-issuance of FDR(s), the obligation of BR is limited to the single FDR only, against with the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be bo by the depositor(s).

- Individual applicants falling under specific categories as mentioned below will be eligible for the following special interest rates:
- (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
- (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 0.25% p.a. will be provided on Deposit amount of up to ₹5 (five) crore;
  (b) Individual customers having a customer ID in BFL system: Additional interest to the existing customer at the rate of upto 0.10% p.a. will be provided on Deposit amount of up to ₹5 (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 upto 0.10%, the latest FD need to be created on or after 15th Jan XXXX;
  (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 upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;
  (d) Employees of Bajaj Group Companies\* will get an additional rate of upto 0.10% p.a. per deposit up to ₹5 Crore;
  The applicant will be eligible for only one of the above-mentioned special category benefits per deposit transaction
  (ii) Depositor (individual depositor only) 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 of interest is applicable over and above special category benefit mentioned in clause (i) above

- above

  (iii) 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.

  (iv) 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:

  1. Monthly interest payments: 1st date of month

  2. Quarterly interest payments: 31st March, 30th June, 30th September and 31st December

  3. Half veadviniterest payments: 31st March and 30th September
- - Half yearly interest payments: 31st March and 30th Septembe
- Annual interest payments: 31st March In case of Cumulative Deposits: Date of maturity of the Deposit
- c. 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 pay
- or 30 (mirrly) days prior to any or the interest payment dates, the interest for the part period will be paid on the next interest payment date. Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (skity) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency. heme.
- (vi) The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection (vii)Customer may be offered an additional interest rate on a case to case basis (within the scope of Regulatory guidelines) at the
- discretion of BFL management.

  (wiii) For funds received by BFL on or after 07 Dec 2019, new rates will be applicable. In cases where applications are received by BFL before

  07 Dec 2019, while corresponding funds are received by BFL on or after 07 Dec 2019, customer will have to sign a declaration of acceptance of new rates of interest or may also send us a declaration of acceptance from his registered email ID.

# NOMINATION:

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- (I) Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the (i) Nomination facility is available to the applicants. For availing the nominaet of acility, the applicant(s) is/are required to furnish the nominee details in this application form or application with required to submit a duly filled "Form Da 1" is available in the branches of the Company's Company's website at https://www.bajajfinserv.in/ fixed-agreements-termsand-conditions ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).
   (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 bank account mentioned in the Application or such other 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 NEFT/RTGS and cheque (in case of rejection of transfer by NEFT/RTGS), to the bank account of the depositor mentioned in the Application.
- Group companies: Bajaj Holdings and Investment Ltd., Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Finance Ltd. Maharashtra Scooters Ltd., Baiai Allianz General Insurance Co. Ltd., Baiai Allianz Life Insurance Co. Ltd., Baiai Housing Finance Ltd. Bajaj Finserv Direct Ltd, Mukand Ltd., Bajaj Electricals Ltd. and Bajaj Financial Securities Ltd.

- (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 nomine appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal perpesentatives of the deceases of the decease of 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
- the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.

  The depositor 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 8 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 8 void post its maturity date.
- renewar or deposits as it stands null a void post its maturity date.

  (V) In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so as to reach the Company 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 above-mentioned period.

### PREMATURE WITHDRAWAL:

- PREMAIL UNE WITHOUGH MAIL:

  Premature withdrawal is permitted for either one or more deposit provided the FD has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit.

  A request form for premature withdrawal will have to be given by depositor(s).

- (II) Arequest form for premature withdrawal will have to be given by depositor(s).
   (III) 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 priors 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 Deposits. Withdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.
   (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 deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.
   (d) Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

### LOAN AGAINST PUBLIC DEPOSIT:

To an against the public deposit 'facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. Please note that the loan to deposit value for such loan facility cannot exceed 75%.

- Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act Income-tax, wherever applicable, will be deducted at source on the Deposit 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 (refer to Form 156/H enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds \$5,000/- (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh form 156/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill file from 15 6/H though Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds \$2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, \$30,000 (Rupees five lacs only) for sonior citizens and \$50,000 (Rupees five lacs only) for super senior citizens, \$30,000 (Rupees five lacs only) for super senior citizens and above), then form 15 6/H will not be valid and tax will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. Form 156/H submitted vide this application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate form 156/H. In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (fifteen).
- In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (lifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant.

  In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s) in electronic form from time to time at the email 10 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 10, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).

- has so divide in the adverse, from in your account extended eposit 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
- to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.

  The accompanying advertisement inviting fixed deposits forms part of the Deposit Application form.

  Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.

  By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies "/its affiliates to send the Applicant 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 this Applicant. (ix) of this Application.

# 10. HOW TO APPLY

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

  The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd Fixed Deposit Account Number 00070350006733 (early 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 alongwith 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 applicant 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.

# 11. IMPORTANT INFORMATION

- (I) In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, 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

-3<									A 1: (*			
<b>Provisional Reco</b>	eipt								Applicati	on Number		
Cheque (Che	que no				)	`Debit card (	Name of de	bit cardholder				)
Amount (insert tota	al amount	in case of mu	ılti deposit) I	NR								
Bank name				Brai	nch					Account type _		
Bank account numb	oer				IF:	SC			Tra	ansaction date		
Reference No. (App	licable for	deposit amo	unt electroni	cally transferr	red through	Net banking (	or Debit card	d)				
Deposit details:	Tenor	1)	Months	2)	_Months	3)	_Months	4)	_Months	5)	_Months	
	ROI	1)	0/0	2)	_%	3)	_%	4)	_%	5)	_%	
Write to us at weca	rite to us at wecare@bajajfinserv.in or call our IVR on 8698 01 01 01 For BAJAJ FINANCE LTD											

SFDC Reference No.	Application No.			ne Code	
Sourcing Channel	Broker Code			roker Code	
	Fixed Deposit Renewal Applic	ation Form (For	Resident Indiv	iduals)	
Date of Application D D M M	Y Y Y Old Deposit No.		Customer I	ID	
PAN (1st Applicant)	Date of bi	rth (1st Applicant)	D D M M Y	Y Y Y D FO	orm 60,
PAN (2nd Applicant)	Date of bi	rth (2nd Applicant)	D D M M Y	I I I	PAN not allotted Please attach Form 60)
PAN (3rd Applicant)	Date of bi	rth (3rd Applicant)	D D M M Y		iodos didorri omi coj
Renew for Maturity Amount Renew for Principal Amount; Renew Part Principal i.e. Rs  Tenure: Month(s) Int  This interest rate will be superseded by the new Interest Payment Frequency of R	cone from the following three renewal optical (Principal amount plus Accumulated In gray interest in my bank account as received the series of	terest, if any) egistered with Bajaj remaining maturity prod num TDS Waiver	ceeds in my bank ac	oplicable Form 15 G/F	h Bajaj Finance Limited) H)
	, , , , ,	, ,	1st	2nd	3rd
			Applicant	Applicant	Applicant
Any change in KYC information?	If yes, please submit duly filled KYC f	orm	Yes	Yes	Yes
Special Category (1st Applicant)	☐ Senior Citizen ☐ Bajaj Group En	nployee 🔲 BFL Di	rector/Promoter		
☐ BFL Shareholder, Folio		☐ BALIC Policy	Holder, Policy No.		
Change in Repayment Bank Acco	,	for change of repaymer	nt bank account, alor	ng with a cancelled che	que)
Conditionsannexed to this Application creation of FD. I/We hereby authorize the case may be, using the available me/us for creation of FD or into such understand that the fixed deposite accepting deposits from any other interest rate and other charges, the am/are renewing the deposit with the submitted for creation of FD should be I/We declare that any and all deposition withholding any material informatic process. This letter of request of the above rehave no right of any claims on BFL or so I/We agree that in case of joint fixed by paying the Fixed Deposit process.	on provided by me/us in this application is on. I/We hereby authorize the Bajaj Finance the BFL Company to pay the interest and the online banking payment system, to the base of the banking payment system, to the base of the bank account as may be instructed receipt is non-transferable. I/Wedeclare the person or through any illegal or wrongful financials and other statements/particular the Company BFL at my/our own risk and we be treated as the payee for the purpose of the treated as the payee for the purpose of the sun. I/we agree that if specific tenure not measured FD would discharge BFL of the liability in such liquidated amount of the said fixed deced deposit with a survivorship clause, it is discharge of the Bajaj Finance's liability.	e Ltd.("BFL") to use the c Deposit amount upon ank account stated by m by me/us (jointly) in w hat the amount being means. I/We confirm to s/representations furn blition. I/We declare the deduction of tax, under company held by me/i entioned, renewal will to ity on the said fixed dep leposit. in the event of death request. I/We furthe	details provided by naturity or upon the ne/us in this Applicativiting to the Compar deposited is not out that I/we have gone ished by the Compare the first named de Section 194A of the us will be disclosed a be done for same terposits to the extent of one of the depo	ne/us in the Application e payment frequency so tion Form. Application I my BFL during the term at of borrowed funds of e through the detailed my BFL and after carefu expositor mentioned in to Income Tax Act, 1961, a as may be required by to m as that of the maturi of liquidation towards of sitors, Bajaj Finance se	n Form submitted for elected by me/us, as Form is submitted by of the Deposit. I/We or funds acquired by terms including the I consideration, I/we his Application Form is may be applicable. the Company without ing Fixed Deposit. ine/us and I/we will shall be discharged
Applicant Information	1st Applicant	2nd App	licant	3rd App	licant
Signature/ Thumb Impression					
Full Name					

Nomination to Deposit: Form DA 1: u/s 45 QB of RB	I Act 1934	
I/We above named depositors at current address in the amount of this deposit may be returned by Ba	n your records, nominate the following person to wh jaj Finance Limited:	oom in the event of my/our/minor's death
1. *Name & Address of the Nominee		
	Relationship with depositor	
Please enter Date of Birth of the Nominee in DD/	MM/YYYY D D M M Y Y Y Y	
2. *As the Nominee is minor on this date, I/We app	oint (Name, address and age of quardian)	
		to receive amount of the said deposit
on behalf of the nominee in event of my/our/min	nor's death during the minority of the nominee	
Signature/thumb impression of all applicants with	th date:	
Mandatory	Mandatory for second applicant	Mandatory for third applicant
First Applicant	Second Applicant	Third Applicant
	2. Lead by Applicant(s), Name of nominee should be same to the applicant/ co applicant in	

Custome	er ID:	'FORM NO. 15G'				
Applicat		section 197A(1), 197A(1A) a	•			
	Declaration under section 197A (not being a company or		be made by an individual on the made by an individual on the made by an individual of the made by an in			
		PART I				
1. Name	of Assessee (Declarant)First	1iddle	Last 2. PAN of the A	Assessee		
3. Status	(tick whichever applicable): <b>INDIVIDUAL</b> 4. Prev	ious year (P.Y.) (for which de	claration is being made): 20	20		
	ential Status (tick whichever applicable): Indian/Other 6. Com					-
9(a). Wh	ether assessed to tax under the Income-tax Act, 1961: Yes	No 9(b). If yes, late	est assessment year for which a	assessed		
10. Estim	ated income for which this declaration is made					
11. Estim	ated total income of the P.Y. in which income mentioned in c	olumn 10 to be included		L-12-1		
	ls of Form No. 15G other than this form filed during the previ					
	no. of Form No. 15G filed		ome for which Form No. 15G fil			
13. Detai	ls of income for which the declaration is filed					_
Sr. no.	Identification number of relevant investment/account, etc.8	Nature of income	Section under which tax is o	deductible	Amount of income	
1		Fixed Deposit Interest	194 A			
2		Fixed Deposit Interest	194 A			
3		Fixed Deposit Interest	194 A			
4		Fixed Deposit Interest	194 A			
*I/We complete a Income- tax *income/ind the assessn referred to	ion/Verification	in this form are not includil timated total income includ provisions of the Income-ta at *my/our *income/income:	ole in the total income of any ng *income/incomes referred x Act, 1961, for the previous yea a referred to in column 11 *and	other person to in point 1 ar ending on the aggregat	n under sections 60 to 6 10 *and aggregate amo 31.03releva te amount of *income/i	64 of the ount of ant to lincome
chargeable	to income-tax.			Sian	lature of declarant	
Place	Date				First applicant)	
		PART II				
	[To be filled by the person resp	onsible for paying the inco	ome referred to in column 11	of Part I]		
	the person responsible for paying <b>BAJAJ FINANCE LIMITED</b>		Unique Identifi	ication No		
	he person responsible for paying AABCB1518L	T OFF SUNE AUGUSTALIA		INIE 44404		
	e Address: <b>4TH FLOOR, BAJAJ FINSERV CORPORATE OFFIC</b> he person responsible for paying: <b>PNEB00001B</b> E	mail ID		NE - 411014	4	
		mount of income paid <b>Gro</b> s				
	which Declaration is received DDMMMYYYYY	•	nas been paid/credited (DD/M/	M/YYYY)	D M M Y Y Y	Y
			, , ,	. ,		_
			Signal	ture of the n	erson responsible	
					ed to in column 10 of P	art I

\*Delete whichever is not applicable

As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN). Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

- 1. Enter the name of the declarant
- 2. Enter the PAN of the declarant
- 3. Tick whichever status is applicable
- 4. The financial year to which the income pertains.
- 5. Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- Please mention 'Yes' if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- 10. Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- 11. Enter income from all sources, including income filled in 10. above
- 12. In case any declaration(s) in Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.
- 13. Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

14. Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

a. In a case where tax sought to be evaded exceeds twenty-five lac rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

b. In any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

The person responsible for paying the income referred to in column 10 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.

The person responsible for paying the income referred to in column 10 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1A) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 10 and 12.

Custome	er ID:	_	'FORM NO. 15H'		
Applicat	ion Form No.:	_	ection 197A(1), 197A(1A) a	_	
				n individual who is of the age of without deduction of tax.	
	5174	ly years or more	PART I	without deduction of tax.	
1 Nama	of Assessee (Declarant) First	Mi		Last 2 PAN of the Assessee	
	,			claration is being made): 20 20 _	
			, , , ,	,	
	ential Status (tick whichever applicable): India		_		
	ether assessed to tax under the Income-tax <i>i</i>				
	ated income for which this declaration is ma				
11. Estim	ated total income of the P.Y. in which income	e mentioned in co	lumn 10 to be included		
	ils of Form No. 15H other than this form filed				
	no. of Form No. 15H filed.			ome for which Form No. 15H filed	
13. Detai	ls of income for which the declaration is file	d			
Sr. no.	Identification number of relevant investme	ent/account, etc.8	Nature of income	Section under which tax is deductible	Amount of income
1			Fixed Deposit Interest	194 A	
2			Fixed Deposit Interest	194 A	
3			Fixed Deposit Interest	194 A	
4			Fixed Deposit Interest	194 A	
*I/We complete a Income- tax *income/in- the assessn referred to	ion/Verification  Indis truly stated. *I/We declare that the inco  A Act, 1961. *I/We further declare that the ta  comes referred to in point 13 computed in acc  nent year 2020	omes referred to i ix *on my/our esti cordance with the /e also declare that	n this form are not includit mated total income includ provisions of the Income-ta t *my/our *income/income:	ole in the total income of any other persing *income/incomes referred to in point x Act, 1961, for the previous year ending s referred to in column 11 *and the aggre	son under sections 60 to 6 at 11 *and aggregate amou on 31.03relevar agate amount of *income/ir
chargeable	to income-tax.			Si	gnature of declarant
Place	Date			31	(First applicant)
			PART II		
	[To be filled by	the person respo	onsible for paying the inco	ome referred to in column 11 of Part I]	
	the person responsible for paying <b>BAJAJ FIN</b>			Unique Identification No	)
	he person responsible for paying AABCB1		OFF DUNE AUMEDNA CA	•	
	e Address: <b>4TH FLOOR, BAJAJ FINSERV CO</b> he person responsible for paying: <b>PNEBO</b> (		r, OFF PUNE AHMEDNAGA		)14
	ne No. (with STD Code) and Mobile No. <b>020-</b>		nount of income paid <b>Gro</b> s		
	which Declaration is received D D M M		'	has been paid/credited (DD/MM/YYYY)	D D M M Y Y Y Y
Place					
				Signature of the	e person responsible
2010					erred to in column 10 of Pa

\*Delete whichever is not applicable

As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN). Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

- Enter the name of the declarant
- Enter the PAN of the declarant
- Tick whichever status is applicable
- The financial year to which the income pertains.
- Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- Please mention 'Yes' if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- Enter income from all sources, including income filled in 10. above
- In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for 12. which said declaration(s) have been filed.
- Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc. Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

a. In a case where tax sought to be evaded exceeds twenty-five lac rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

b. In any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

The person responsible for paying the income referred to in column 10 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.

The person responsible for paying the income referred to in column 10 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 10 and 12.