BAJAJ FINANCE LIMITED

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

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

Rate of interest (% per annum) valid for deposits up to Rs.3 crore (w.e.f 01st May 2026) from NRO (Non Resident Ordinary) account only

Regular Depositors

Regular FD: ₹15,000 to ₹3,00,00,000

Period	Table 1				
	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12-17 months	6.60	6.41	6.44	6.49	6.60
18-30 months	6.85	6.64	6.68	6.74	6.85
31-36 months	7.40	7.16	7.20	7.27	7.40

Senior Citizens

Regular FD: ₹15,000 to ₹3,00,00,000

Period	Table 2				
	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12-17 months	6.95	6.74	6.78	6.83	6.95
18-30 months	7.20	6.97	7.01	7.08	7.20
31-36 months	7.75	7.49	7.53	7.61	7.75

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

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

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

FIXED DEPOSIT SCHEMES

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

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

Rate of Interest per annum valid up to ₹3 Crores per deposit (w.e.f. 01st May 2026) for NRIs, OCIs and PIOs

Regular Depositors

Regular FD: ₹ 15,000 to ₹ 3,00,00,000					
Table 1					
Regular period	Cumulative	Non-Cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annual
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12 - 17 months	6.60	6.41	6.44	6.49	6.60
18 - 30 months	6.85	6.64	6.68	6.74	6.85
31 - 36 months	7.40	7.16	7.20	7.27	7.40

a) Minimum amount for opening a Fixed Deposit ("hereinafter referred is "Deposit") with BFL, is ₹15000/-.

b) Funds will be accepted from NRO (Non-Resident Ordinary) bank account only and the amount must not represent inward remittance or transfer from NRE/ FCNR (B) account.

c) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for Additional interest at the rate upto 0.35% p.a. per Deposit amount up to ₹3 (three) crore.

d) Rate of interest for deposits for an amount more than ₹3 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.

e) Bajaj Finance Ltd("**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 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 form.

f) The request for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or through BFL Online Portal atleast 24 hours prior to 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. Fixed Deposit Receipt ("**FDR**") of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.

g) In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 24 hours prior to maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

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

A. Name of the Company: BAJAJ FINANCE LTD.

B. Date of Incorporation: 25th March, 1987

C. Profits/Dividends:

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

(₹in Crore)

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

D. Brief particulars of the management of the Company:

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

E. Names, addresses and occupations of Directors:

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

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

(₹in Crore)

	As at 31 March 2025	As at 31 March 2024
ASSETS		
Financial assets		
Cash and cash equivalents	3,374.41	3,865.15
Bank balances other than cash and cash equivalents	9,080.98	5,567.11
Derivative financial instruments	201.97	15.69
Trade receivables	1,416.39	1,244.89
Loans	3,04,359.16	2,43,334.43
Investments	41,716.23	37,153.36
Other financial assets	2,426.92	1,012.08
Total financial assets	**3,62,576.06**	**2,92,192.71**
Non-financial assets		
Current tax assets (net)	404.57	254.68
Deferred tax assets (net)	1,044.14	926.71
Property, plant and equipment	2,531.51	2,212.46
Capital work-in-progress	26.74	25.35
Intangible assets under development	12.46	17.24
Intangible assets	1,043.14	847.47
Other non-financial assets	230.94	137.83
Total non-financial assets	**5,293.50**	**4,421.74**
Total assets	**3,67,869.56**	**2,96,614.45**
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments	25.53	0.85
Payables		
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	1.27	0.42
-Total outstanding dues of creditors other than micro enterprises and small enterprises	1,119.84	1000.97
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	0.42	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	806.19	670.56
Debt securities	1,11,010.88	87,596.09
Borrowings (other than debt securities)	89,737.66	69,238.00
Deposits	71,365.52	59,966.66
Subordinated debts	3,103.54	3,577.90
Other financial liabilities	1,690.64	1,621.61
Total financial liabilities	**2,78,861.49**	**2,23,673.06**
Non-financial liabilities		
Current tax liabilities (net)	54.97	82.71
Provisions	464.27	385.23
Other non-financial liabilities	493.12	462.92
Total non-financial liabilities	**1,012.36**	**930.86**
Equity		
Equity share capital	124.17	123.60
Other equity	87,871.54	71,886.93
Total assets	**87,995.71**	**72,010.53**
Total liabilities and equity	**3,67,869.56**	**2,96,614.45**

Contingent Liabilities (Standalone)

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

G. a) Amount which the Company can raise by way of Deposits as per RBI (Non-Banking Financial Companies - Acceptance of Public Deposits) Directions,2025 (updated as on April 15, 2026): ₹ 1,23,350.78 Crore

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

(i) Public deposits (include unclaimed deposits)**: ₹41,792.22 Crore**

(ii) Other than public deposits (include unclaimed deposits)**: ₹29,573.30 Crore**

H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹642.19 crore (Bajaj Housing Finance Ltd. – ₹0.74 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹53.56 Cr, Bajaj Allianz General Insurance Company Ltd. – ₹13.81 Cr, Bajaj Finserv Health Ltd. – ₹8.17 Cr, Bajaj Auto Ltd. – ₹10.27 Cr, Bajaj Electricals Ltd. – ₹0.62 Cr, Bajaj financial securities ltd. - ₹525.12 Cr, Bajaj Finserv direct ltd.- ₹0.11 Cr, Bajaj Holding & investment ltd. - ₹0.70 Cr, Bajaj Finserv Ventures ltd. - ₹6.22 Cr, Bajaj Auto Technology ltd. – ₹0.47 Cr, Bajaj Auto Credit ltd. – ₹0.42 Cr, Bajaj Projects ltd. – ₹21.66 Cr, Pennant Technologies Pvt Ltd. – ₹0.32 Cr)

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

J. The Company declares as under:

i) The Company has complied with the provisions of the directions applicable to it.

ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.

iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

iv) The deposits solicited by the Company are not insured.

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

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

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

a) Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However:

I. in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and subject to submission of proof of death and other requisite documents to the satisfaction of the Company

II. In case depositor wants premature withdrawal of his Deposit for expenses of emergent nature including on account of facing any medical emergency or expenses due to natural calamities or disaster, partial prematurity of the deposits is allowed upto lower of 50% of principal or Rs.5 lacs. Expenses of emergent nature are subject to verification/evaluation of case as per BFL policy.

III.Premature withdrawal of Deposit Amount on account of suffering on account of Critical illness, 100% of principal amount of Deposit shall be paid to the depositor, without interest. For the purposes of this clause definition of 'Critical illness', shall be as per IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.

iv.Deposits aggregating not exceeding an amount of Rs.10,000/- of principal amount ("Tiny Deposit") will be prematurely paid to individual depositor or first named Depositor holding the Deposit in the same capacity in all the Deposits, at the request of the depositor, without interest.

b) After 3 (three) months but before 6 (six) months from the date of the Deposit: Withdrawal of the Deposit will be permitted; however, interest shall not be payable.

c) After 6 (six) months but before the date of maturity of the Deposit: Withdrawal of the Deposit will be permitted. Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit has been opened. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.

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

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

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, 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, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Karunagappally, Karur, Karvar, Katni, Khamgaon, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad Nagarcoil, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajnandangaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned in the official website page www.bajajfinserv.in=> Scroll to bottom of the webpage=>Contact us=>Visit our branch or by directly clicking https://www.bajajfinserv.in/branch-locator

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

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 24 July 2025 and copy of the same signed by Shri Rajeev Jain, Vice Chairman & Managing Director, who is authorized by the Board to sign on it's behalf, has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors
for Bajaj Finance Limited

Pune
24 April 2026

Rajeev Jain,
Vice Chairman & Managing Director
DIN: 01550158

HOW TO INVEST:

Applications can be made online by visiting www.bajajfinserv.in/fixed-deposit or Bajaj Finance branches or any of our affiliated partner websites or apps or offices. The amount should be deposited only by net-banking or cheque. Cheques should be payable to Bajaj Finance Ltd. A/c 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 Fixed Deposit Coll Ac, Bank acc no.: BFLFD8 (numerical account number is replaced by ECMS Collection code – BFLFD8), Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0004989, Bank branch: KanjurMarg, Mumbai. For any investment queries or information about our affiliated partner websites, **write to us at Wecare@bajajfinserv.in or call us on +91 8698010101**

FD_NRI_V3

DEPOSIT APPLICATION FORM for Non-Resident Individuals (NRIs), Persons of Indian Origin (PIO) and Overseas Citizen of India (OCI)

BAJAJ FINANCE LIMITED

Date ____________ Place ____________ Code 209662 Sub Code ____________ Sourcing Channel: ____________ SFDC Ref. No. ____________ Application Form No. ____________

To be filled by Bajaj Finance Ltd employee or authorised distributor

I/We apply for ☐ fresh or ☐ renewal (old deposit ID____________________) of deposit

Mandatory

Mode of Payment (Not applicable for renewal application)

☐ RTGS/NEFT/ IMPS	**Account Name:** Bajaj Finance Ltd Fixed Deposit Coll Ac **Account No./Client Code:** BFLFD8 **IFSC Code:** HDFC0004989 **Bank Name:** HDFC Bank Ltd **Branch:** Kanjurmarg, Mumbai	Note: Cancelled cheque mandatory for online transfer of funds Cheque/UTR No. ____________ Cheque/Transaction date D D M M Y Y Y Y Bank Account No. ____________ IFSC ____________ Bank Name ____________ Branch ____________
☐ Cheque	Account payee cheque favoring "**Bajaj Finance Ltd. A/c 00070350006738**" (Name of 1st holder shall appear on the cheque. Else bank statement required)	

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

☐ Pay in the investment account mentioned above OR

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

Bank Account No. ____________ IFSC ____________

Bank Name ____________ Branch ____________

Mandatory

Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)
☐ 50,000 ☐ 1,00,000 ☐ 2,00,000 ☐ 3,00,000 ☐ 5,00,000 ☐ Other ____________		☐ 12 ☐ 15 ☐ 18 ☐ 22 ☐ 24 ☐ 30 ☐ 33 ☐ 36 ☐ ☐☐ other tenor	

Interest Payout Instruction		Instruction on maturity
Cumulative Scheme ☐ At maturity alongwith principal (Recommended for maximum savings)	**Non-Cumulative Scheme** ☐ Annually ☐ Half-yearly ☐ Quarterly ☐ Monthly	☐ Renew Principal + Interest (recommended) ☐ Renew Principal only ☐ Pay at maturity (default if not selected)

Deposit payable to: ☐ First Holder ☐ Anyone or Survivor ☐ Either or Survivor

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

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

After filling this form, what next?

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

Special Category

Refer point No.4 in Terms and Conditions for details

No additional benefits	☐ Relative of Director ☐ Director of BFL ☐ Promoter of BFL ☐ Employee ☐ Member of Public ☐ Shareholder (DP/Client ID________________________)
Special category benefit available	☐ Senior Citizen

Note: In case of Relative of director: Name of Director ______________________ Relationship with Director______________

First Applicant Details (mandatory)

First Applicant's Name ☐ Mr. ☐ Ms. ☐ Mrs. ☐ M/s --

First / Middle / Last

Affix a recent photograph (DO NOT STAPLE)

If applicant is minor, name of guardian ☐ Mr. ☐ Ms. ☐ Mrs. ....

Relationship with guardian .... Address of guardian ....

....

Date of Birth D D M M Y Y Y Y PAN of guardian (mandatory) ☐☐☐☐☐☐☐☐☐☐

Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP) ☐ Relative of PEP ☐

Nationality .... Citizenship .... Passport Number .... Date of Expiry .... Place of issue.........................

Type of Visa : Single entry ☐ Multiple Entry ☐ Residence permit ☐ Work permit ☐ Others ☐

Visa/Work permit no .... Issue date .... Place of Issue .... Valid upto.........................

Gender ☐ Male ☐ Female ☐ Third Gender / Others CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory) ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

PAN/Form 97 (in absence of PAN) (mandatory) ☐☐☐☐☐☐☐☐☐☐ Marital Status ☐ Married ☐ Unmarried ☐ Others

Address (As per passport): ....

City/Town/Village .... State/UT/Province .... PIN/Zip code .... Country ....

Address (Overseas): ....

City/Town/Village .... State/UT/Province .... PIN/Zip code .... Country ....

Local Address for Correspondence ....

City/Town/Village .... State/UT/Province .... PIN/Zip code .... Country ....

Email ID (Mobile no. or Email ID is mandatory) ------------------------ S T D Code ------------ Landline ------------ Aadhar linked Mobile No.

Employment Type: ☐ Salaried ☐ Self Employed ☐ Professional ☐ Housewife ☐ Others

Annual income: ☐ Less than Rs.5 lakhs ☐ Rs.5 lakhs - Rs.10 lakhs ☐ Rs.10 lakhs - Rs.25 lakhs ☐ Above Rs.25 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

Differently Abled Status ☐ Yes ☐ No Impairment Type __________ Impairment Percentage ☐☐☐ % UDID No. ______________

Father's/Spouse's/Mother's name ☐ Mr. ☐ Ms. ☐ Mrs. --

First / Middle / Last

☐ I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

Power of Attorney (POA) details, as applicable (please fill in the KYC form given in page 8)

Name ☐ Mr. ☐ Ms. ☐ Mrs. F I R S T / M I D D L E / L A S T

Date of birth D D M M Y Y Y Y PAN/Form 97 ☐☐☐☐☐☐☐☐☐☐

Thank you for trusting us

Application Acknowledgement Sourcing partner/employee ID ☐☐☐☐☐☐ Application Form No.

Name of Applicant F I R S T / M I D D L E / L A S T

☐ Cheque ☐ RTGS/NEFT ☐ Netbanking Cheque/UTR No.

Amount INR ☐☐☐☐☐☐☐☐☐☐ Tenor ☐☐ Months ROI ________%

Bank name ______________________ Branch ______________________ Account type ______________________

Bank account No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ IFSC ☐☐☐☐☐☐☐☐☐☐☐ Transaction date D D M M Y Y Y Y

OVD Submitted: ☐ Aadhaar ☐ Valid Passport ☐ Valid Driving Licence ☐ Voter ID Card ☐ NREGA Job Card

Write to us at **wecare@bajajfinserv.in** or call our IVR on **8698 01 01 01**

For BAJAJ FINANCE LTD

This application acknowledgement is valid only till the issuance / rejection of the Fixed Deposit Receipt.
*Rate of Interest applicable and Interest payable on a Deposit will be calculated from the date of receipt/realization of amount by BFL.

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 ....

....

Date of Birth D D M M Y Y Y Y PAN of guardian (mandatory)

Affix a recent photograph (DO NOT STAPLE)

Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP) ☐ Relative of PEP ☐

Nationality .... Citizenship .... Passport Number .... Date of Expiry .... Place of issue........................

Type of Visa : Single entry ☐ Multiple Entry ☐ Residence permit ☐ Work permit ☐ Others ☐

Visa/Work permit no .... Issue date .... Place of Issue .... Valid upto........................

Gender ☐ Male ☐ Female ☐ Third Gender / Others CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory)

PAN/Form 97 (in absence of PAN) (mandatory) Marital Status ☐ Married ☐ Unmarried ☐ Others

Address (As per passport): ....

City/Town/Village .... State/UT/Province .... PIN/Zip code .... Country ....

Address (Overseas): ....

City/Town/Village .... State/UT/Province .... PIN/Zip code .... Country ....

Local Address for Correspondence ....

City/Town/Village .... State/UT/Province .... PIN/Zip code .... Country ....

Email ID (Mobile no. or Email ID is mandatory) .... S T D Code .... Landline .... Aadhar linked Mobile No.

Employment Type: ☐ Salaried ☐ Self Employed ☐ Professional ☐ Housewife ☐ Others

Annual income: ☐ Less than Rs.5 lakhs ☐ Rs.5 lakhs - Rs.10 lakhs ☐ Rs.10 lakhs - Rs.25 lakhs ☐ Above Rs.25 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

Differently Abled Status ☐ Yes ☐ No Impairment Type ________ Impairment Percentage ☐☐☐ % UDID No. ________

Father's/Spouse's/Mother's name Mr. Ms. Mrs. .... First .... Middle .... Last

☐ I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

Nomination to Deposit: Form DA 1: u/s 45 QB of RBI Act 1934

☐ **I/We have been explained about the benefits of nomination facility. However, I/we would like to inform you that I/we do not wish to provide nomination for the Deposit.**

☐ **I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Bajaj Finance Limited**

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 appoint (Name, address and age of guardian) to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee

Would you like to display name of nominee in the Fixed Deposit Receipt? ☐ Yes ☐ No

Signature/thumb impression of all applicants with date:

Mandatory

Authorised Signatory 1 Authorised Signatory 2

*Two Witnesses Name & Signature 1. 2.

*Witness required in case if thumb impression is affixed by Applicant(s), Name of nominee should be same as that appearing on valid ID Proof of the nominee.

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

signature and employee code of sourcing employee

Customer's Consent and Confirmation

1. I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We state that the amount being deposited is not out of borrowed funds or funds acquired by accepting deposits from any other person or through any illegal or wrongful means. I/We confirm that I/we have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/We am/are making the deposit with the Company at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, in accordance with relevant rate prescribed under Section 393(1)/393(2) of the Income Tax Act, 2025, as may be applicable. I/We agree that any and all information provided by me/us in this application, all deposit(s) held by me/us with BFL may be disclosed by BFL to any statutory/regulatory authorities as and when required and to provide any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application.
2. I / we state that the deposits have been placed by debit to the NRO account and the amount does not represent inward remittance or transfer from NRE / FCNR (B) account.
3. I hereby confirm that, I was not physically solicited by any person for placing Fixed Deposit and that I, personally verified on the website of Bajaj Finance Limited www.bajajfinserv.in and reached out to ______________________ for the purposes of document collection and verification only.
4. I/we authorize BFL to use my/our existing KYC registered with BFL for this application. I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered as per the KYC form submitted separately

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

1. To check my eligibility for availing the Finance Products and send offers.
2. To obtain, download, store, share, upload, and process any and all documents/data from me/us. This may include, but is not limited to, my/our Latitude, Longitude, IP Address, Device ID Details and any other data ("**Information**") as may be required by BFL for the purpose of availing its Financial Products.
3. **CKYC** : I hereby provide my consent to BFL:
   a. to check/ verify/ download/ obtain/upload/update my KYC details from/with the Central KYC Registry (CERSAI): (i) through the CKYC number (i.e., KYC Identifier Number-KIN) provided by me or (ii) by obtaining such CKYC number/KIN, through details shared by me in this Application Form; and
   b. for receiving information from CERSAI through SMS/Email on the above registered number/email address.
4. **Aadhaar based eKYC** or **OKYC**: I hereby authorize BFL, representatives, and service providers to:-
   a. Perform Aadhaar-based authentication (eKYC) or verification (OKYC) from UIDAI/CIDR using the physical copy of Aadhaar card, physical e-Aadhaar, masked Aadhaar, Aadhaar Secure QR code, offline electronic Aadhaar XML, and Virtual Aadhaar ID submitted by me/us. This includes collecting, downloading, obtaining, uploading, storing, and processing my/our Name, Address, Date of Birth, Gender, Mobile Number, Email ID, fingerprints, Photo, City Name, PIN code, State Name, e-Aadhaar Card, Aadhaar XML file, and/or demographic/biometric information for the purpose of establishing my identity/address proof and/or as the guardian of my/our minor child's identity/address, as applicable.
   b. Am aware that, in connection with Aadhaar e-KYC or Aadhaar OKYC services, BFL shall process and share Aadhaar Number and/or biometrics/demographic details with CIDR/UIDAI. In response, CIDR/UIDAI shall share with BFL the authentication or verification data such as Aadhaar Holder Name, Mobile Number, Email ID, Address, Photo, Aadhaar Number and other details as permitted by CIDR/UIDAI.
   c. share the Share Code or confirm on the auto populated shared code for successful 'Aadhaar XML file' download and upload as contemplated under applicable law to complete my offline KYC process.
5. **Digi Locker**: I hereby authorise and give my consent to the BFL and its Assigns to access, obtain, process, share and store digitally Certified Copy of Officially Valid Documents (OVD) or equivalent e-documents of OVD including documents issued through secured cloud based Digilocker platform of MeIT for the purpose of availing Financial Products/Services from BFL.
6. **KYC through Video based Customer Identification Process (VCIP)**: If I opt for VCIP mode, I hereby acknowledge/authorize BFL as under: -
   a. That video-based KYC validation ("Video KYC") has been provided as alternate method for establishing my identity with BFL.
   b. That my KYC process will be completed by BFL, through a Video KYC process, in accordance with the Master Direction-Know Your Customer (KYC) Direction, 2016, issued by Reserve Bank of India ("RBI") as amended from time to time.
   c. All particulars, information and details to be provided by me in relation to this Video KYC represent my true, correct and updated information.
   d. That Video KYC shall include but shall not be limited to the following steps concluded by authorised officer of BFL: -
      - capturing my live photograph, along with live GPS co-ordinates (geo-tagging) of the customer undertaking the VCIP and date timestamp where such live photograph is being taken;
      - Permanent Account Number (PAN) is mandatory for onboarding through VCIP mode and capturing clear image of PAN card during the VCIP process. The PAN details will be verified from the verification facility of the issuing authority.
      - if Aadhaar card is permitted to be accepted as a documentary proof under law/regulation, the same will be obtained as contemplated under the prevalent law/regulation.
      - Video recording of the interaction (for concluding Video KYC) will be stored by BFL in accordance with applicable law/regulation.
   e. I will be required to submit other officially valid document (OVD) / deemed to be OVD's or such other documents as may be requested by BFL, as part of this Video KYC process;
   f. To complete the Video KYC in full within the prescribed timeline and in case if I fail to complete the same for any reason whatsoever or in case KYC documents/details submitted by me during Video KYC does not match with or if there are any discrepancy identified after validation with the original KYC documents/details updated by me, BFL shall have sole and absolute discretion to reject my loan/product application(s) and/or discontinue the service(s)/product(s) for which such KYC is mandated.
   g. That if my/ our Video KYC could not be completed or if during the said process if I dropped midway due to technical, systematic or server errors/issues or other operational issues in such case I may be permitted to complete Video KYC or I may be required to complete my KYC by undertaking physical KYC validation process, by BFL and I undertake to complete the same and/or submit physical KYC documents.
   h. That, BFL does not guarantee continuous accessibility of the applications and shall not be held liable or responsible in any manner whatsoever in respect of any loss, cost or damage that may be incurred by me due to any technical, systematic or server errors/issues, or any other issue occurred while undertaking Video KYC, including for reasons which are beyond reasonable control of the BFL.
7. **Account Aggregator**: I consent to BFL to access, aggregate, retrieve, store and/or share my financial information from various Financial Information Providers (FIPs) such as banks, NBFCs, mutual funds, insurance companies, through an authorized Account Aggregator (AA) appointed by BFL, for the purpose of providing me with Products / Services, credit assessment, risk profiling, fraud prevention or any other lawful use. Subject to fulfilling pending obligations if any, I am aware that I have the right to revoke/withdraw it at any time through the AA platform or by contacting BFL. I acknowledge that I have read and understood the terms and conditions of the AA services, and that I am solely responsible for any liability arising from the use or misuse of my financial information by the AA or any third party.
8. **Consent Storage**: The Information that I provide to BFL shall be kept for the time during which I continue to be customer/borrower and for at least 5 (five) years after our relationship ends, as per the prevailing legal/regulatory requirements as amended from time to time. However, the Aadhaar Number and core biometrics shall NOT be stored or shared, except as required by law or permitted by UIDAI and/or for submission to CIDR/UIDAI.

PURPOSE

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

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

Customer Declaration

a. BFL officials informed me that the submission of Aadhaar is not mandatory and explained about the alternative options for submission of KYC and establishing identity including by way of physical KYC with Officially Valid Documents (OVD) other than Aadhaar.

b. I shall NOT hold BFL or any of its officials responsible in case of submission of any incorrect Information by me.

c. I hereby provide my consent to open account (loan account, wallet account, fixed deposit account) through OTP-based e-KYC. I confirm that no other loan account, wallet account, fixed deposit account, or bank account ("Account") has been or will be opened using OTP-based KYC in a non-face-to-face mode with any other NBFCs, Banks, or entities regulated by the Reserve Bank of India ("RBI"). I understand that the KYC details of this Account will be marked as OTP-based e-KYC in the CKYCR, preventing other Banks, NBFCs, or entities regulated entities by RBI from opening Accounts based on the same. In all such cases, I am aware that :-

  i. The total balance in all deposit accounts should not exceed ₹1 lakh, and the aggregate of all deposit accounts should not exceed ₹2 lakh in a financial year.

  ii. Subject to meeting eligibility criteria only 'term loans' could be availed by me/us and the aggregate loan amount of such loans should not be more than ₹60,000 in a financial year.

  iii. the duration for both deposits and loans shall NOT be more than one year.

  iv. these restrictions (i to iii) shall apply unless I complete my KYC though physical/digital means according to the customer due diligence procedures as outlined in paragraphs 16 and 18 of the Master Direction - Know Your Customer (KYC) Direction, 2016 of RBI

d. If I/we choose to register for UPI mandate, I understand and acknowledge that ₹1 will be collected from my/our bank account during registration. However, this amount will be refunded/credited back to the same bank account after the successful validation of my/our bank details.

Consent Revocation

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

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

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

Signature/thumb impression of all depositors with date:**

First Applicant		Joint Applicant	
Signature of witness in case of thumb impression		Signature of witness in case of thumb impression	

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

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

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

Customer Declaration (Applicable to All customers):

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

Date & Place: Date & Place:

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

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

Terms and Conditions

1. ACCEPTANCE OF DEPOSITS:

(I) Bajaj Finance Limited (hereinafter referred to as the '**Company**') shall at its sole and absolute discretion and subject to the terms and conditions contained herein, reserves the right to accept or reject any application ("**Application**") received for opening or placing of the fixed deposit ("**Deposit**") without assigning any reason whatsoever.

(ii) The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) is a Non Resident Indian (NRI) or Overseas Citizen of India (OCI) or Person of Indian Origin (PIO); d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.

(iii) The Company does not accept deposits from foreign nationals except Person of Indian Origin.

(iv) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company from time to time. In the event amount received by the Company for opening Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for opening Deposit.

(v) Deposits shall not be accepted in cash.

(vi) The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.

(vii) The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will earn an interest equivalent to 12M cumulative ROI applicable to the particular customer category at the time of application in case of cases in which depositor has not been identified and cases put on hold due to any reason. The said amount will be refunded within 10 (ten) business days.

(viii) The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

2. JOINT DEPOSITS:

(I) Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company. Mode of Operation/Amount to be paid upon maturity will be pre-defined basis no. of joint holders (single holding – First Holder, 2 holders – either or survivor).

(ii) All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.

(iii) All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint depositor(s).

(iv) Any change in the joint holding of the deposit will only be considered upon receipt of joint written consent of all the deposit holders. In case of any dispute between the joint deposit holders, no change will be made in joint deposit holder details in the FD unless there is any specific direction of court of law.

3. FIXED DEPOSIT RECEIPTS

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

(ii) In case of change in KYC documents/status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL within 30 days of such change, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.

(iii) Deposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and /or Group Companies of BFL.

(iv) In the event of loss or destruction or mutilation of FDR and upon request received by BFL from the depositor(s), FDR will be re-issued by BFL in lieu of such FDR, upon submission of written request by the Depositor to BFL. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

4. INTEREST:

(I) Individual applicants or primary applicant falling under special category of senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of upto 0.35% p.a. on Deposit amount of up to ₹ 3 (three) crore;

(ii) Rate of interest for bulk deposits for more than ₹ 3 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.

(iii) Interest payable on a Deposit will be calculated from the date of receipt of the funds by the Company in relation to the Deposit.

The dates for interest payments are as follows:

(a) In case of non-cumulative Deposits:

I. Monthly interest payments: Last date of month
ii. Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
iii. Half yearly interest payments: 31st March and 30th September
iv. Annual interest payments: 31st March

(b) In case of Cumulative Deposits: Date of maturity of the Deposit

(c) Interest calculation methodology

1. For the purpose of interest calculation, calendar year is taken to consist of 366 days in a leap year and 365 days in a non-leap year.
2. E.g. FD of Rs. 10 lakhs booked on 15-Apr-2020 for Tenor 1 year @10% per annum
Interest from 15-Apr-2020 till 31-12-2020, will be calculated as:10 lakhsx10%x261/366 days = Rs.71311
Interest from 01-Jan-2021 till 14-Apr-2021 will be calculated as:10lakhsx10%x104/365 days = Rs. 28493/-

(d) In case your maturity payment date falls on a banking holiday, your maturity proceeds will be credited to the bank account registered with us, on the banking holiday.

(iv) Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 36 (thirty six) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency scheme.

(v) The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS)/Immediate Payment Service (IMPS)/National Automated Clearing House (NACH)/cheque/any other electronic payment mode/instruments as may be permitted by RBI from time to time ("**Payment Instructions**"). In case of any rejection of such payment instructions due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection.

5. NOMINATION:

(I) Nomination facility is available to the depositors. For availing the nomination facility, the applicant will be required to submit a duly filled 'Form DA 1' prescribed by the Reserve Bank of India. The aforesaid form is available at Company's branches & Company's website at https://www.bajajfinserv.in/fixed-agreements-terms-and-conditions ("**Website**"). Nomination made by the depositor/applicant through the said form and in the manner prescribed by the Company, shall be binding on all the joint depositor(s).

(ii) Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and variation of nomination (Form DA 3).

(iii) Where there is no nomination made by the depositor, either the Indian Court's order/ judgement/ decree will be obtained (as the case may be), directing BFL to pay the deposit to the legal heir.

6. PAYMENT AND RENEWAL OF DEPOSIT

(i) The interest payouts, premature withdrawal proceeds and maturity proceeds (unless BFL receives any request for renewal within the prescribed period before the date of maturity), will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to BFL by way of NEFT or RTGS. In case of any rejection of such NEFT / RTGS instruction due to any reason, BFL shall dispatch the payment vide a cheque drawn in favour of the Depositor(s), within 10 (ten) days from the date of receipt of written intimation by BFL from its bank about such rejection

(ii) In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.

(iii) The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 24 hours before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.

(iv) In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so as to reach the Company atleast 24 hours before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

(v) In case of renewal, if specific tenure is not mentioned, renewal will be done for the same term as that of the maturing Fixed Deposit.

7. PREMATURE WITHDRAWAL:

(I) Premature withdrawal is permitted for either one or more deposit opted by the customer through this application form.

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

(a) Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However:

i) in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.

ii) in case depositor wants premature withdrawal of his Deposit for expenses of emergent nature including on account of facing any medical emergency or expenses due to natural calamities or disaster, partial prematurity of the deposits is allowed upto lower of 50% of principal or ₹5 lacs. Expenses of emergent nature are subject to verification/evaluation of case as per BFL policy.

iii) Premature withdrawal of Deposit Amount on account of suffering on account of Critical illness, 100% of principal amount of Deposit shall be paid to the depositor, without interest. For the purposes of this clause definition of 'Critical illness', shall be as per IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time.

iv) Deposits aggregating not exceeding an amount of ₹10,000/- of principal amount ("Tiny Deposit") will be prematurely paid to individual depositor or first named Depositor holding the Deposit in the same capacity in all the Deposits, at the request of the depositor, without interest.

(b) After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.

(c) After 6 (six) months but before the date of maturity of the Deposit: Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the scheme has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.

(iii) For prematurity, interest rates will be calculated as per tables 1 and 2.

(iv) Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

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

(vi) The prematurity proceeds will be credited in the NRO account only

8. LOAN AGAINST DEPOSIT

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

9. OTHER TERMS

(I) Income tax will be deducted at source in accordance with relevant rates prescribed under Section 393(2) of the Income Tax Act, 2025, at the rates in force. In case of Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate, Form 41, No Permanent Establishment (PE) Certificate and Self-declaration cum Indemnity form.

(ii) TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.

(iii) TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March.

(iv) When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.

(v) In the event of cheque bounce, the cheque will be sent back to applicant's Indian address mentioned on the Application within 15 (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant.

(vi) In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor alongwith appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.

(vii) The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.

(viii) Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis on written instruction signed by all the concerned deposit holder(s).

(ix) The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.

(x) The accompanying advertisement inviting fixed deposits forms part of the Application.

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

(xii) By submitting this Application, I/we hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies/its affiliates to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bitly/bots/emails/post etc, irrespective of rejection of my/our Application.

(xiii) Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

10. HOW TO APPLY

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

(ii) The attached application form should be duly filled and signed by the applicant(s). The thumb impression must be attested by either Bank official through BSV or a Notary Public under his/her official seal.

(iii) The amount should be deposited only by CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side of the cheque.

(iv) Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd Fixed Deposit Coll Ac, Bank acc no.: BFLFD8 (numerical account number is replaced by ECMS Collection code – BFLFD8), Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0004989, Bank branch: Kanjur Marg, Mumbai.

For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +91 8698010101

(v) Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:

(a) The applicant can also obtain introduction from any other fixed deposit holder with BFL. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BFL records;

(b) The applicant can also introduce himself/herself by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BFL for verification. The aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.

(vi) Online deposit and renewal facility is not available for NRIs/OCIs/PIOs

11. IMPORTANT INFORMATION

(I) In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D.Somani Marg, Cuffe Parade, Mumbai-400005.

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

KYC DOCUMENTATION FOR OPENING ACCOUNT

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

(1) One recent Photograph

(2) PAN or Form 97 if PAN is not allotted

(3) Certified copy* of one of the Officially Valid Documents (OVDs) listed below:

a. Valid Passport (mandatory). In case of PIO/ OCI, additionally obtain PIO card/ OCI card

b. For determining NRI/OCI/PIO status of the depositor, obtain copy of Valid Visa mentioning validity and type of Visa (i.e. single entry/ multiple entry/ Residence permit/ work permit etc.);

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

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

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

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

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

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

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

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

Vernacular Declaration Form

English	☐	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 વાંચી 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 అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	☐	ମୁଁ/ଆମ୍ଭେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମ୍ଭେ 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 কৰিলো।
Konkani	☐	ह्या अर्जाची/नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.
Meiteilon	☐	Ei/Ini adu nahakna cheksel amasung kayam gi matung inna maram pumbinaba adu English-da thamliba amasung khangliba hourak-i, eina/ini aduna adubu amasung adugi matungda khanghanbiba adugi yamna khangjari.
Nepali	☐	म/हामी पुष्टि गर्दछु/गर्छौं कि यो आवेदन/सुर्त र नियमहरूको सामग्री मलाई/हामीलाई अंग्रेजी भाषामा पढेर बताइएको र व्याख्या गरिएको थियो र म/हामीले त्यसलाई बुझेको पुष्टि गर्दछु/गर्छौं।
Khasi	☐	Nga/Ngi pynthikna ba ïa ki jingdon jong kane ka Aplikeshon / Ki kyndon bad ki jingpynbeit la pule bad batai ïa nga / ngi ha ka ktien phareng bad nga/Ngi pynthikna ba ngi la sngewthuh ïa kajuh.
Kashmiri	☐	بۄہ/ہَند بأتھ کرِت چھ ژٕ اس درخواست / شرائط و ضوابط ژٕ مضوونہ مژھ / منز انگلیش ژٕ پڑٕہ گژھن تہ سمجھاوناہ میم تہ بۄہ/ہَند تصدیق کران تہ ہأندس ٹھیک طرح سمجھ ژٕ گژھن-
Mizo	☐	Ka/Ka chungchang chuan he Hmanphung / Thiltih leh Hmanrua tan hi Englisa zungah ka/kan lo rawn hman, rawn hriat bawk a ni em em tiin ka/kan tih a ni a, chu chuan ka/kan hriat a ni tih ka/kan hmu a ni a.
Nagamese	☐	Moi/Amikhan confirm kore je ei Application / Terms and Conditions moi/amikhanke English te pori dikhai aru bujai dise, aru moi/amikhan confirm kore je amikhan etu bujhi loi ase.

Signature of first applicant

Signature of joint applicant