



Bajaj Finance Limited (AAA rated NBFC)

Company Profile:

Bajaj Finance Ltd. is the most diversified fastest growing NBFC in the country from one of the most trusted and respected business houses in India & the largest financier of consumer durables in the country and one of the most profitable firms in the category.

Fixed Deposit Highlights:

Now avail best in class fixed deposits from Bajaj Finance Limited (AAA rated NBFC) at attractive rates. BFL offers a wide range of Fixed Deposit Schemes for various investors.

- Rated FAAA by CRISIL and MAAA Rating by ICRA., which means highest safety of your money
- Attractive and assured rates of interest for your money to grow periodically
- 5 maturity buckets carrying different rates of interests to suit everyone’s needs
- Flexibility of payment option through electronic (for deposits size more than Rs 50 lakhs) or physical modes
- Special rates for senior citizens, existing customers and group employees
- Bajaj Finance in house products available at attractive rates specially to the depositor

Rate of Interest

Rate Of Interest (%p.a.)			Rate Of Interest (%p.a.)			
Period in (Months)	Cumulative	Effective Yield (P.A.)	Non-Cumulative			
			Monthly	Quarterly	Half Yearly	Annually
12	9.25%	9.25%	8.90%	8.95%	9.05%	9.25%
15	9.75%	9.87%	9.30%	9.40%	9.40%	9.75%
24	9.40%	9.84%	9.05%	9.05%	9.15%	9.40%
36	9.65%	10.61%	9.20%	9.30%	9.30%	9.65%
48	9.25%	10.61%	8.90%	8.95%	9.05%	9.25%
60	9.25%	11.13%	8.90%	8.95%	9.05%	9.25%

Scheme codes which need to be mentioned on the application form compulsorily (Mentioned in last page)

Note:

Additional rate of 0.25% p.a. for Senior Citizens (subject to provision of proof of age), Employees – Additional rate of 0.25% p.a. & BFL Existing Live Customers – Additional rate of 0.25% p.a.

Minimum Deposit Value:

1. Delhi/NCR and Mumbai – INR 150,000
2. Bangalore, Chennai, Hyderabad, Kolkata, Ahmadabad & Pune – INR 100,000

3. Rest of India– INR 100,000 (non - cumulative scheme) & INR 50,000 (cumulative scheme)

Who can Apply:

- Resident Individuals
- Hindu Undivided Family (HUF)
- Sole Proprietorship
- Partnership Firms
- Companies including group companies
- Club, Association and Society
- Family Trust

Who Cannot Apply

- Foreign Citizens
- Person of Indian Origins (PIOs)
- Non Resident Indians (NRIs)
- Charitable Trusts

How To Apply :

- Completely filled and signed fixed deposit application form
- Following KYC documents as detailed in the application form

(a). Identity Proof (b). Address proof and (c). Depositors photograph

- **“At PAR”, CTS compliant Cheque favoring ‘Bajaj Finance Limited – Fixed Deposit Account number 00070350006738 ’**
- Declaration of non taxable income from the depositor, if applicable (Form 15H in case of senior citizens - 60 years and above, and Form 15G in case of below 60 year)
- **RR Code on Application Form: “3531”**

Mode of Acceptance:

Deposits can be made only by a payable at par Cheque with an exception of RTGS / NEFT for deposits exceeding INR 50 lacs.

Payment of interest:

Interest on the deposit, upto the date of maturity, will be payable, from the date of the realization of cheque or in the case of RTGS / NEFT, the date of transfer to BFL's bank account, which would be considered as the ‘value date’. Interest on deposits placed under non-cumulative options shall be paid on fixed dates as given below:

- Monthly Option – Last date of each month
- Quarterly Option – June 30, September 30, December 31 and March 31
- Half Yearly Option – September 30, March 31
- Annual Option – March 31

Premature Withdrawal:

As per RBI Regulations, premature withdrawal is not allowed before completion of three months from the date of deposit, except in case of death of depositor. No interest is payable in case of request for premature withdrawal after the expiry of three months but before six months from date of deposit. Interest, if any, which is already paid to the depositor in respect of the deposit which is prematurely withdrawn before 6 months from the date of deposit, will be deducted along with TDS from the principal amount of deposit and net amount of deposit will be paid to the depositor. In case of request for premature withdrawal after the expiry of six months and before maturity, the interest payable is 2% lower than the interest rate applicable for the period for which the deposit has run. Alternatively, if no rate has been specified for that period, then 3% lower than the minimum rate at which the public deposits are accepted by BFL.

Refund / Renewal of Deposit:

- BFL will send intimation to the depositor and their respective distribution partners, 2 months prior to the maturity date of the deposit. The Option of either renewal or repayment will be given to the depositor. The depositor will have a choice of renewing principal only, principal and interest or opting for repayment on maturity.
- In case, if a depositor does not request for the renewal of the deposit, 7 days prior to the maturity date, BFL will initiate the maturity process. The principal amount along with the accrued interest will be credited to the bank account of the depositor on or before the maturity date.
- Repayment of deposit will be done only through NEFT/RTGS/ECS, based on the mandate provided by the depositor in the application form. Only in case of rejection of NEFT/RTGS instructions, repayment will be done by cheque. When the date of maturity falls on a bank holiday, the repayment will be made on the prior working day.

Documents need to be submitted for opening a Fixed Deposit account:

- Latest photograph
- Certified copy of the proof of identify
- Certified copy of the proof of address

KYC documentation required:**INDIVIDUAL:**

- PAN (Mandatory)

Id Proof (Any one):

- Passport
- Voters ID
- Driving License
- Aadhar Card

Address Proof (Any one):

- Passport
- Voters ID
- Driving License
- Aadhar Card
- Latest Utility Bills (Landline Telephone/Electricity)
- Latest Bank Statement/Pass book with Bank Seal
- Registered lease agreement/sale deed
- Demat account statement

Signature Proof (Any one):

- Passport
- Driving License

NON INDIVIDUAL**PRIVATE LTD/PUBLIC LTD:**

- PAN
- KYC grid address proof
- Certificate of Incorporation
- Memorandum & Articles of Association
- Authorized signatories list with specimen signatures
- Board resolution for opening the FD account
- ID proof of Authorized Signatories as per the KYC grid of ID proof requirement

PARTNERSHIP:

- PAN
- KYC grid address proof
- Certificate of registration
- Partnership deed
- Authorized signatories list with specimen signatures
- ID proof of Authorized Signatories as per the KYC grid of ID proof requirement

HUF:

- PAN of HUF
- KYC grid address proof
- Self attested copy of PAN card in HUF name is mandatory
- Deed of declaration of HUF
- Bank pass book / bank statement / Demat statement in the name of HUF
- KYC of all adult members of HUF as per the KYC grid

STATUTORY BOARD/LOCAL AUTHORITY:

- PAN
- KYC grid address proof
- Authorized signatories list with specimen signatures
- Self Certification on Letter Head

REGISTERED SOCIETIES:

- PAN
- KYC grid address proof
- Copy of Registration Certificate under Societies Registration Act
- List of Managing Committee members
- Committee resolution for persons authorised to act as authorised signatories with specimen signatures
- True copy of Society Rules and Bye Laws
- certified by the Chairman/Secretary

Scheme Code:

Scheme Code		Annual Cumulative	Booking
Old	New	Tenor in months	Cumulative ROI
AC	AC1	12	9.25%
AC	AC1	15	9.75%
AC	AC1	24	9.40%
AC	AC1	36	9.65%
AC	AC1	48	9.25%
AC	AC1	60	9.25%

Scheme Code		Monthly Non Cumulative	Booking
Old	New	Tenor in months	Non Cumulative ROI
MNC	MNC1	12	8.90%
MNC	MNC1	15	9.30%
MNC	MNC1	24	9.05%
MNC	MNC1	36	9.20%
MNC	MNC1	48	8.90%
MNC	MNC1	60	8.90%

Scheme Code		Quarterly Non Cumulative	Booking
Old	New	Tenor in months	Non Cumulative ROI
QNC	QNC1	12	8.95%
QNC	QNC1	15	9.40%
QNC	QNC1	24	9.05%
QNC	QNC1	36	9.30%
QNC	QNC1	48	8.95%
QNC	QNC1	60	8.95%

Scheme Code		Half Yearly Non Cumulative	Booking
Old	New	Tenor in months	Non Cumulative ROI
HNC	HNC1	12	9.05%
HNC	HNC1	15	9.40%
HNC	HNC1	24	9.15%
HNC	HNC1	36	9.30%
HNC	HNC1	48	9.05%
HNC	HNC1	60	9.05%

Scheme Code		Annually Non Cumulative	Booking
Old	New	Tenor in months	Non Cumulative ROI
ANC	ANC1	12	9.25%
ANC	ANC1	15	9.75%
ANC	ANC1	24	9.40%
ANC	ANC1	36	9.65%
ANC	ANC1	48	9.25%
ANC	ANC1	60	9.25%

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[Disclaimer](#)

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 (For BSNL/MTNL only)