



Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY

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

LOAN AGAINST DEPOSIT AVAILABLE

As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

Rate of interest (% per annum) valid for deposits up to ₹3 crore (w.e.f 11th June 2025)

Regular Depositors

Regular FD: ₹ 15,000 to ₹ 3,00,00,000

Table 1

Period	Cumulative	Non-Cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annual
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12 - 14 months	6.60	6.41	6.44	6.49	6.60
15 - 23 months	6.75	6.55	6.59	6.64	6.75
24 - 60 months	6.95	6.74	6.78	6.83	6.95

Senior Citizens

Regular FD: ₹ 15,000 to ₹ 3,00,00,000

Table 2

Period	Cumulative	Non-Cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annual
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
12 - 14 months	6.95	6.74	6.78	6.83	6.95
15 - 23 months	7.10	6.88	6.92	6.98	7.10
24 - 60 months	7.30	7.07	7.11	7.17	7.30