BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY LOAN AGAINST DEPOSIT AVAILABLE As per RBI guidelines, loan against deposit is available after 3 months from the Rated CRISIL AAA/ STABLE date of deposit upto 75% of the deposit principal amount, subject to the terms and [ICRA]AAA(Stable) 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 10th April 2025)

	R	egular dep	ositors					Senior citi	zens		
		Table ⁻	1					Table 3	3		
	Cumulative		Non-cui	mulative			Cumulative		Non-cu	mulative	
Period	At Maturity	Monthly	Quarterly	Half Yearly	Annually	Period	At Maturity	Monthly	Quarterly	Half Yearly	Annually
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)		(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
42 months*	8.35	8.05	8.10	8.18	8.35	42 months*	8.60	8.28	8.34	8.42	8.60
		Table 2	2					Table 4	1		
12 - 14 months	7.60	7.35	7.39	7.46	7.60	12 - 14 months	7.85	7.58	7.63	7.70	7.85
15 - 23 months	7.70	7.44	7.49	7.56	7.70	15 - 23 months	7.95	7.67	7.72	7.80	7.95
18 months	8.00	7.72	7.77	7.85	8.00	18 months	8.25	7.95	8.01	8.09	8.25
22 months	8.10	7.81	7.87	7.94	8.10	22 months	8.35	8.05	8.10	8.18	8.35
24 - 35 months	7.75	7.49	7.53	7.61	7.75	24 - 35 months	8.15	7.86	7.91	7.99	8.15
33 months	8.05	7.77	7.82	7.89	8.05	33 months	8.30	8.00	8.05	8.13	8.30
36 - 60 months	8.05	7.77	7.82	7.89	8.05	36 - 60 months	8.30	8.00	8.05	8.13	8.30
44 months	8.20	7.91	7.96	8.04	8.20	44 months	8.45	8.14	8.20	8.28	8.45

	R	egular dep	ositors					Senior citi	zens		
		Table !	5					Table 7	7		
	Cumulative		Non-cui	mulative			Cumulative		Non-cui	mulative	
Period	At Maturity	Monthly	Quarterly	Half Yearly	Annually	Period	At Maturity	Monthly	Quarterly	Half Yearly	Annually
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)		(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
42 months*	8.15	7.86	7.91	7.99	8.15	42 months*	8.40	8.09	8.15	8.23	8.40
		Table (5					Table 8	3		
12 - 14 months	7.40	7.16	7.20	7.27	7.40	12 - 14 months	7.65	7.39	7.44	7.51	7.65
15 - 23 months	7.50	7.25	7.30	7.36	7.50	15 - 23 months	7.75	7.49	7.53	7.61	7.75
18 months	7.80	7.53	7.58	7.65	7.80	18 months	8.05	7.77	7.82	7.89	8.05
22 months	7.90	7.63	7.68	7.75	7.90	22 months	8.15	7.86	7.91	7.99	8.15
24 - 35 months	7.55	7.30	7.35	7.41	7.55	24 - 35 months	7.95	7.67	7.72	7.80	7.95
33 months	7.85	7.58	7.63	7.70	7.85	33 months	8.10	7.81	7.87	7.94	8.10
36 - 60 months	7.85	7.58	7.63	7.70	7.85	36 - 60 months	8.10	7.81	7.87	7.94	8.10
44 months	8.00	7.72	7.77	7.85	8.00	44 months	8.25	7.95	8.01	8.09	8.25

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



BAJAJ FINANCE LIMITED



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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. 10th April 2025)

FD Max: ₹15,000 to ₹25,000

		Table	1		
Cumulative Non-Cumulative					
Period	At Maturity	Monthly	Quarterly	Half Yearly	Annual
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
42 months"	8.35	8.05	8.10	8.18	8.35
		Table	2		
2 - 14 months	7.60	7.35	7.39	7.46	7.60
5 - 23 months	7.70	7.44	7.49	7.56	7.70
18 months	8.00	7.72	7.77	7.85	8.00
22 months	8.10	7.81	7.87	7.94	8.10
24 - 35 months	7.75	7.49	7.53	7.61	7.75
33 months	8.05	7.77	7.82	7.89	8.05
6 - 60 months	8.05	7.77	7.82	7.89	8.05
44 months	8.20	7.91	7.96	8.04	8.20

- a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as "Deposit") with b) For the locations mentioned in point M(2)below, the minimum amount for opening a
- Deposit) is ₹5000/-(not eligible for online investment).
 c) Rates of interest in table 1 and 3 are applicable only for deposits through the website and
- app. Rates of interest in tables 2 and 4 are applicable for deposits through the website and
- app. Rates of interest in tables 2 and 4 are appricane on upposits unough in the wearns, and app, as well as physical application forms.

 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 upon 0.40% pa., per Deposit for an amount up to 73 (three) crore. For non-individual applicants (4" letter of PAN not "C"), rates given in tables 4 only is
- applicable.

 Po 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 fol India.

 Subject to approval of Application by Bajaj Finance Limited (BFI), interest payable on a Deposit will be calculated from (j) the date of application made through SFI, postnal and associate partner portals, where payment gateway/payment aggregator enabled by BFI, is used for making payment by the Customer; (ii) the date recept of the funds by BFI, where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used; and (libe the date of realization of amount by BFI, where the payment is made by cheque or any other mode.
- date of realization of amount by BFL, where the payment is made by cheque or any other mode.

 g) 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 NEFI/RTGS) to the bank account of the depositor mentioned in the Deposit application for through BFL Online portal at least 24 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company either through physical application or through BFL Online portal at least 24 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company either through physical application or through BFL Online portal at least 24 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company either through BFL or the submitted of the company or to the independent financial advisors or national distributors empaneled with the Company to repeat and the possits will be subject to the rate of interest and other terms 6 conditions prevailing on the date of renewal fixed peopsit Receipt ("FBR)" of the existing Deposit may not be required at the time of renewal of deposits as it stands null Evoid post its maturity date.

 In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the cancelation request signed or consented by all the Deposit so place the renewal frequest, the cancelation request signed or consented by all the Deposit so place the renewal frequest, the cancelation request signed or consented by all the Deposit sholders, shall reach the Company alleast 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 to the independent bra

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	Dividend	
ended on	Before Tax	After Tax	%
31.03.2022	8,586.39	6,350.49	1000
31.03.2023	13,881.51	10,289.74	1500
31.03.2024	17,053.08	12,644.11	1800

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)	Add 1: Plot No. 59, Lane No. 3, Koregaon Park, Pune City 411001.	Industrialist
	Add 2: Bungalow No. 4, Bajaj Vihar Colony, Bajaj Auto Ltd. Complex, Mumbai Pune Road, Akurdi, Pune 411035	
Shri Rajeev Jain (Vice Chairman)	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 Anup Kumar Saha (Managing Director)	D1/302, 13 th Floor, EON Waterfront, Next to EON IT Park Road, Kharadi, Pune - 411014.	Service
Shri Tarun Baja	Address-1 : Bungalow No. 38, New Moti Bagh, New Delhi. 110021.	Independent consultant

		Regular der	oositors		
		Table	3		
	Cumulative		Non-Cu	mulative	
Period	At Maturity	Monthly	Quarterly	Half Yearly	Annual
	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)	(% p.a.)
42 months*	8.15	7.86	7.91	7.99	8.15
		Table	4		
12 - 14 months	7.40	7.16	7.20	7.27	7.40
15 - 23 months	7.50	7.25	7.30	7.36	7.50
18 months	7.80	7.53	7.58	7.65	7.80
22 months	7.90	7.63	7.68	7.75	7.90
24 - 35 months	7.55	7.30	7.35	7.41	7.55
33 months	7.85	7.58	7.63	7.70	7.85
6 - 60 months	7.85	7.58	7.63	7.70	7.85
44 months	8.00	7.72	7.77	7.85	8.00

NAME	ADDRESS	OCCUPATION
	Address-2 : House no. 6, Road no. 46, Punjabi Bagh, New Delhi, 110026.	
Shri Ajay Kumar Choudharyj	Flat No. 1304, floor no. 13, Crescent Bay Tower no. 6, Jerbai Wadia Road, Parel, Mumbai - 400012	Professional

nmarised Financial Position of the Company (standalone) as appearing in

	As at	As at
	31 March 2024	31 March 2023
ASSETS		
Financial assets		
Cash and cash equivalents	3,865.15	1,191.35
Bank balances other than cash and cash	5,567.11	2,128.11
equivalents		
Derivative financial instruments	15.69	146.98
Trade receivables	1,244.89	1,070.21
Loans	2,43,334.43	1,79,097.12
Investments	37,153.36	28,737.85
Other financial assets	1,012.08	715.21
Total financial assets	2,92,192.71	2,13,086.83
Non-financial assets		
Current tax assets (net)	254.68	175.85
Deferred tax assets (net)	926.71	919.00
Property, plant and equipment	2,212.46	1,551.96
Capital work-in-progress	25.35	14.60
Intangible assets under development	17.24	64.93
Intangible assets	847.47	594.95
Other non-financial assets	137.83	116.63
Total non-financial assets	4,421.74	3,437.92
Total assets	2,96,614.45	2,16,524.75
LIABILITIES AND EQUITY Liabilities Financial liabilities Derivative financial instruments Payables	0.85	

<u>Irade payables</u> -Total outstanding dues of micro enterprises and small enterprises	0.42	1.77
-Total outstanding dues of creditors other than micro enterprises and small enterprises	1000.97	951.41
Other payables		0.45
-Total outstanding dues of micro enterprises and small enterprises		0.65
-Total outstanding dues of creditors other than micro enterprises and small enterprises	670.56	558.45
Debt securities	87,596.09	65,669.85
Borrowings (other than debt securities)	69,238.00	47,894.70
Deposits	59,966.66	44,489.79
Subordinated debts	3,577.90	3,630.29
Other financial liabilities	1,621.61	1,121.52
Total financial liabilities	2,23,673.06	1,64,318.43
Non-financial liabilities		
Current tax liabilities (net)	82.71	122.76
Provisions	385.23	254.46
Other non-financial liabilities	462.92	335.97

the customer

930.86	713.19
123.60 71,886.93	120.89 51,372.24
72,010.53	51,493.13
2,96,614.45	2,16,524.75
	123.60 71,886.93 72,010.53

Contingent Liabilities (Standalone)					
Particulars	As at 31 March 2024	As at 31 March 2023			
Disputed claims against the Company not acknowledged as debts	122.16	63.45			
VAT matters under appeal	4.31	4.31			
ESI matters under appeal	5.14	5.14			
Guarantees provided	2.50	2.50			
GST / Service tax matters under appeal					
- On interest subsidy	2,293.64	2,164.00			
 On additional reversal of credit on investment activity 	602.06	573.73			

Particulars	As at 31 March 2024	As at 31 March 2023
	31 Marcii 2024	31 Mai(II 2023
- On difference in ITC claimed in GSTR 3B Vs 2B & diff in GSTR-1 Vs GSTR 3B	26.02	-
- On others	17.44	14.30
Income tax matters:		
- Appeals by the Company	1.61	16.09
 Appeals by the Income tax department 	0.28	0.28

- Appeals by the Income tax department

- 0.28

- 3. Amount which the Company can raise by way of Deposits as per Non Barking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016: ₹1,01,694.17 Core

b) The aggregate of deposits actually held as on 31.0.2024 is as below:

(i) Public deposits (include unclaimed deposits): ₹38,071.2.6 Core

(ii) Other than public deposits (include unclaimed deposits): ₹21,954.04 Coree

(iii) Other than public deposits (include unclaimed deposits): ₹21,954.04 Coree

(iii) Other than public deposits (include unclaimed deposits): ₹21,954.04 Coree

(iii) Other than public deposits (include unclaimed deposits): ₹21,954.04 Coree

(iii) Other than public deposits (iii) Core (Baja) Hanna (Iii) Core (Baja) Hanna

- uy une reserve Bank OTINDIA.

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

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

 v) The Financial position of the Company are not insured.

 v) The Financial position of the Company are not insured.

 v) The Financial position of the Company are not insured application form are true and concert. 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, I must, however, be distinctly undestoord 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 and ero or pinion 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 withflown prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawial of Deposit (including death asses) is subject to the following conditions:

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

 1. in the event of death of a denositor the Company are used.

- 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 the mergent nature including no account of facing any medical emergency or expenses due to natural calabinaties or disastice, partial prematurity of the deposits is allowed upto lower of 50% of principal or 8x.5 molecular control of case and the case of emergent nature are subject to everification/evaluation of case as por Eff.

 - seas, supremes or 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 (Realth 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 permaturely paid in 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.
- 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 Component.

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

period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company, Mr. he Business carried on by the Company and its branches.

1. Recompany and its subsidiaries with details of branches or units if any increase and applied to the providing consumer function and providing consumer func

	 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 23 July 2024 and copy of the same signed by Shri Anup Saha, 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

Anup Saha, Managing Director DIN: 07640220



Pune 04 April 2025

this code to download the Bajaj Finserv

Applications can be made online by visiting www.bajajfinservi.n/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 tut. 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 BEI or be submitted at any of the Branches. For NETF/CRS, pleace use the following details geneficiary Name: Bajaj Finance tut of Fixed Deposit Chemes of BEI or be submitted at any of the BEI FIXED, Account type: current account, Bank Name: HDFC Bank tut, HSC. HDFC0004989, Bank Iranch. Early Called Control of the Control o



