

# FIXED DEPOSIT

BAJAJ FINSERV

RATED BY CRISIL - FAAA ( Highest Safety )

ICRA - MAAA ( Stable )



NEED TO  
KNOW



CRISIL RATING



FEATURES & BENIFITS



FD INTEREST RATES



## CRISIL RATING

CREDIT RATINGS BY AGENCIES CAN HELP YOU MAKE SMARTER INVESTMENT CHOICES IN SUCH CASES. CRISIL IS ONE SUCH GLOBAL ANALYTICAL COMPANY THAT PROVIDES RATINGS, RESEARCH, ALONG WITH RISK AND POLICY ADVISORY SERVICES. IT IS INDIA'S FIRST CREDIT RATING AGENCY, WHICH HAS PIONEERED THE CONCEPT OF CREDIT RATING IN THE NATION.

Bajaj Finance Fixed Deposits have a FAAA/Stable rating from CRISIL, which indicates the highest safety and lowest investment risk.

Bajaj Finance FD's also have a rating of MAAA (stable) from ICRA, which is another reason to invest in them.

### MEANING OF CRISIL RATING

NM	Not Meaningful
FD	Default
FC	High risk
FB	Inadequate safety
FA	Adequate Safety
FAA	High Safety
FAAA	Highest Safety



Up to 8.95% Higher Return on Fixed Deposit.  
Higher Interest Rates for Senior Citizens – As high as 0.35% above the normal rate of Interest.



Minimum deposit of Rs. 25,000



High Stability and Credibility  
CRISIL Rated : FAAA  
ICRA Rated : MAAA



Assured Returns  
&  
Flexible Tenors



Online Account Management



## FEATURES & BENIFITS

Fixed Deposit is one of the safest investment avenues, which can help you grow your savings, while offering stability and safety of principal amount. By investing in FD, you can take control of your investments, with greater flexibility, assured returns and high stability. Anyone can choose tenor between 12 months and 60 months, as per his financial needs.

In addition to attractive FD interest rates of up to 8.95% that offer greater returns, you can avail a suite of exciting features and benefits, such as choosing your tenor, or the frequency of your interest pay outs



## × INTEREST RATES

WHEN YOU INVEST IN FIXED DEPOSITS, YOU INVEST A PRINCIPAL AMOUNT AT A FIXED INTEREST RATE. YOU CAN THEN, GAIN INTEREST ON YOUR DEPOSITS, WHICH ACCRUES AND GROWS OVER TIME. HIGHER FD RATES CAN ENABLE YOU TO GAIN A HIGHER MATURITY AMOUNT, WHICH IS WHY YOU MUST CHOOSE LENDERS OFFERING THE HIGHEST INTEREST RATES IN INDIA.

BAJAJ FINANCE FIXED DEPOSIT OFFERS ONE OF THE HIGHEST INTEREST RATES IN INDIA, ALONG WITH HIGH SAFETY RATINGS THAT ENSURE THAT YOUR PRINCIPAL AMOUNT REMAIN SAFE.

Rate benefits basis customer category (w.e.f. 08 May 2019):

- + 0.35% for senior citizens
- + 0.25% for Bajaj Group employees, Bajaj Finance Ltd customers and Bajaj Allianz Life Insurance existing policyholders

Renewal:

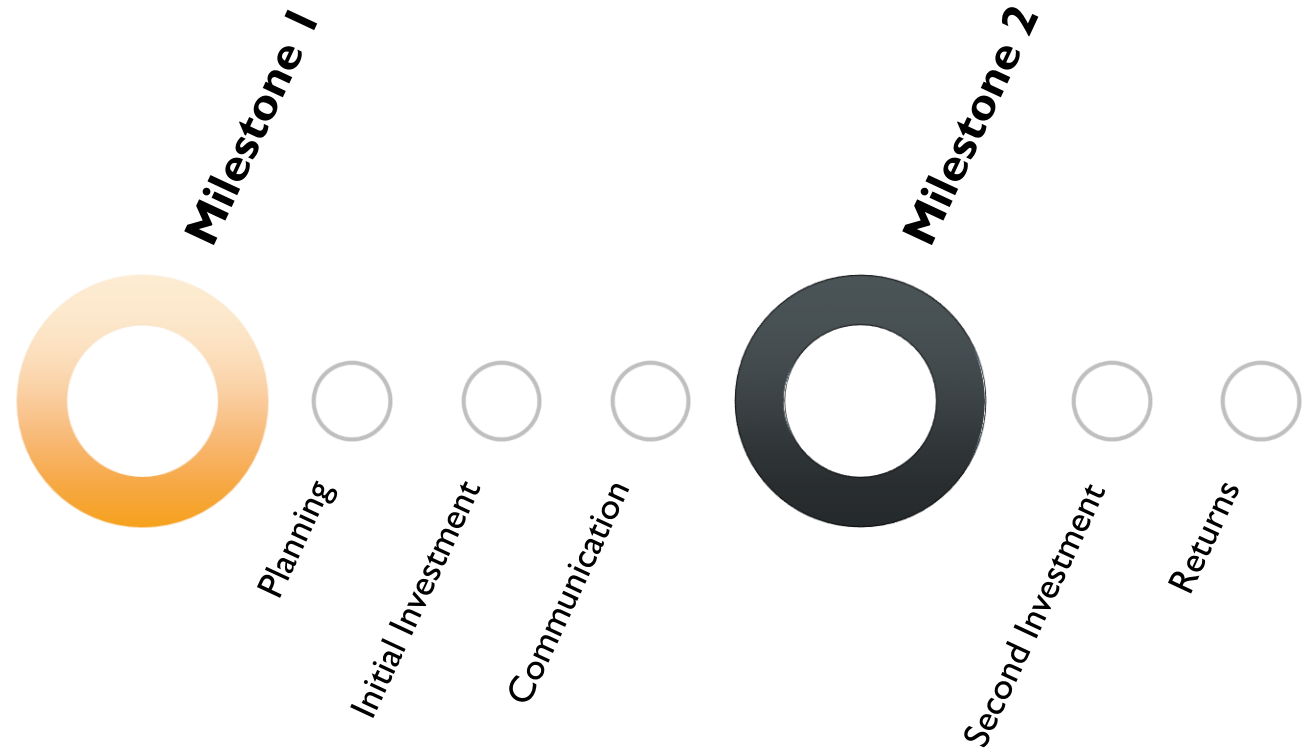
+0.10% over and above the rate of interest at which the deposit is booked

Cumulative FD vs Non-cumulative FD:

Choose from Cumulative FDs (where interest is payable at the time of maturity) or Non-cumulative FDs (where interest may be payable at monthly, quarterly, half-yearly or annual basis).

For updated rates kindly call to your Investment Manager.

# INVESTMENT GOALS





# THANK YOU

Log on to [www.binduwasini.com](http://www.binduwasini.com)

For further query please do call on to your Relationship Manager.

For Assistance

Call on : +91-7875444433 or

Email to : [binduwasini.advisor@gmail.com](mailto:binduwasini.advisor@gmail.com)