BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY

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

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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 Rs.5 crore (w.e.f 26th August 2022)

For New/Existing Depositor:

	Interest rates on deposits						
Deried (evrent table 2)	Table 1						
Perioù (except table 2)	Period (except table 2) Cumulative Non-cum						
	At Maturity	Monthly	Quarterly	Half Yearly	Annually		
12 - 23 months	6.35%	6.17%	6.20%	6.25%	6.35%		
24 - 35 months	6.95%	6.74%	6.78%	6.83%	6.95%		
36 - 60 months	7.40%	7.16%	7.20%	7.27%	7.40%		

		Inte	erest rates on depos	its			
Period	Table 2						
Pellou	Cumulative	Non-cumulative					
	At Maturity	Monthly	Quarterly	Half Yearly	Annually		
15 months	6.55%	6.36%	6.40%	6.45%	6.55%		
18 months	6.65%	6.46%	6.49%	6.54%	6.65%		
22 months	6.80%	6.60%	6.63%	6.69%	6.80%		
30 months	7.05%	6.83%	6.87%	6.93%	7.05%		
33 months	7.15%	6.93%	6.97%	7.03%	7.15%		
44 months	7.50%	7.25%	7.30%	7.36%	7.50%		

For senior Citizen Deposits:

	Interest rates on deposits						
Desired (average table 4)	Table 3						
Period (except table 4)	Cumulative	Non-cumulative					
	At Maturity	Monthly	Quarterly	Half Yearly	Annually		
12 - 23 months	6.60%	6.41%	6.44%	6.49%	6.60%		
24 - 35 months	7.20%	6.97%	7.01%	7.08%	7.20%		
36 - 60 months	7.65%	7.39%	7.44%	7.51%	7.65%		

	Interest rates on deposits						
Period			Table 4				
i chou	Cumulative	Non-cumulative					
	At Maturity	Monthly	Quarterly	Half Yearly	Annually		
15 months	6.80%	6.60%	6.63%	6.69%	6.80%		
18 months	6.90%	6.69%	6.73%	6.79%	6.90%		
22 months	7.05%	6.83%	6.87%	6.93%	7.05%		
30 months	7.30%	7.07%	7.11%	7.17%	7.30%		
33 months	7.40%	7.16%	7.20%	7.27%	7.40%		
44 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 Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014.

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014

uarterly Half Yearly 6.40% 6.49%

6.63%

6.87%

6.97%

6.54%

6.93%

7.03%

6.69%

6.65%

6.80%

7.05%

7.15%

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 ₹5 Crores per deposit (w.e.f. 26th August 2022)

		Table 1						Tal
Period (except	Cumulative			nulative		Period	Cumulative At Maturity	Monthl
table 2)	At Maturity	Monthly	Quarterly	Half Yearly	Annual	15 months	6.55%	6.36%
						18 months	6.65%	6.46%
12 - 23 months	6.35%	6.17%	6.20%	6.25%	6.35%	22 months	6.80%	6.60%
24 - 35 months	6.95%	6.74%	6.78%	6.83%	6.95%	30 months	7.05%	6.83%
						33 months	7.15%	6.93%
36 - 60 months	7.40%	7.16%	7.20%	7.27%	7.40%	44 months	7.50%	7.25%

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

- b) For the locations mentioned in point M(2)below, the minimum amount for opening a Deposit) is ₹5000/-(not eligible for online investment).
- O 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 0.25% p.a. per Deposit for an amount up to 75 (five) crore.
- d) Rate of interest for Deposition an amount more than ₹5 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.
- within the cap of nate of interest specified by the Reserve bank of mida.
 (e) In case of online application for Deposit fitwough BFL online link, the Deposit will be booked upon receipt of the funds by the Company from the customer and hence the Deposit will be booked within 5 days from date of the application. Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (i) the date of application made through BFL portal and associate of the subject to application by BFL. partner portal, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date receipt of the funds by BFL where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used; and (iii) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.
- Create or any other induce.
 If 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 NET/RTGS) to the bank account of the depositor mentioned in the Deposit application form.
- account in the deposition memory on the Deposit apprication forms, g) The request for renewal of the Deposit appricator consented by all the deposit holders shall reach 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 or sending by post/ courier to the Company or to the independent financial advisors or national or all the submitted at the submi Course to the Company of to the Company. No requests for renewal of Deposit distributors empaneled with the Company. No requests for renewal of Deposits shall be accepted post the above-mentioned period. 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. maturity date
- h) 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 3 (three) business days prior to maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ request can be submitted at hearest branch of the company of sending by Dost/ 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:

Frontis 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	%
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500
31.03.2022	8,586.39	6,350.49	1000

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. addresses and occupations of Directors

NAME	ADDRESS	OCCUPATION
Shri Sanjiv Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri D J Balaji Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional
Dr. Naushad Forbes (Independent Director)	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant

44 11011013 7.50	7.2370	1.30 %	1.30%	1.30 %
NAME	ADDRESS		000	UPATION
Shri Pramit Jhaveri (Independent Director)	21C Woodlands Ped Mumbai – 400 026.	dar Road,		Business
Ms.Radhika Haribhakti (Independent Director)	51, Maker Tower B, Mumbai- 400005	Cuffe Parade,	Fina	ncial Advisor/ Professional Director

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

	As at 31 March 2022	As at 31 March 2021
ASSETS		
Financial assets		
Cash and cash equivalents	2,898.66	1,371.79
Bank balances other than cash and cash equivalents	2.07	2.11
Derivative financial instruments	121.90	0.00
Trade receivables	1,017.11	709.72
Loans	1,44,276.25	1,13,089.94
Investments	16,371.82	20,169.12
Other financial assets	464.44	487.13
Total financial assets	1,65,152.25	1,35,829.81
Non-financial assets		
Current tax assets (net)	158.96	155.07
Deferred tax assets (net)	908.40	919.21
Property, plant and equipment	1,189.77	972.44
Capital work-in-progress Intangible assets under development	13.27 19.41	7.07 43.99
Intangible assets	408.67	254.76
Other non-financial assets	165.35	101.20
Total non-financial assets	2,863.83	2,453.74
Total assets	1,68,016.08	1,38,283.55
LIABILITIES AND EQUITY		
Financial liabilities		
Derivative financial instruments	140.02	137.87
Payables		
Trade payables		
-Total outstanding dues of micro enterprises	-	0.27
and small enterprises	7/2 50	
-Total outstanding dues of creditors other than micro enterprises and small enterprises	762.58	666.04
Other payables -Total outstanding dues of micro enterprises		
and small enterprises		
-Total outstanding dues of creditors other than	301.34	191.08
micro enterprises and small enterprises		
Debt securities	59,034.58	43,071.71
Borrowings (other than debt securities)	29,870.38	27,080.25
Deposits	30,289.52	25,803.43
Subordinated debts Other financial liabilities	3,845.77 962.71	3,898.61 790.48
Total financial liabilities	125,206.90	101,639.74
Inter mancial matinties	125,206.90	101,039.74
Non-financial liabilities		
Current tax liabilities (net)	79.33	172.78
Provisions	162.24	136.56
Other non-financial liabilities	511.73	395.73
Total non-financial liabilities	753.30	705.07
Equity		
Equity share capital	120.66	120.32
Other equity	41,935.22	35,818.42
Total assets	42,055.88	35,938.74
Total liabilities and equity	1,68,016.08	1,38,283.55
Contingent Liabilities (Standalone)		
	As at	As at
Particulars	31 March 2022	31 March 2021
Disputed claims against the Company not	52.87	51.98
acknowledged as debts		
VAT matters under appeal	4.29	4.29
ESI matters under appeal	5.14	5.14

Particulars	As at 31 March 2022	As at 31 March 2021
Income tax matters:		
- Appeals by the Company	9.54	0.00
- Appeals by the Income tax department	0.28	0.28

G.a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016: *57,856.32 Crore

b) The aggregate of deposits actually held as on 31.03.2022: ₹30,289.52 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to L 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 ₹114.31 Core (Bajaj Housing Finance Ltd - ₹00.80 Cr, Bajaj Financial Securities Ltd - ₹5 C21 C, Bajaj Allianz Ltfe Insurance Company Ltd - ₹2.71 Cr, Bajaj Allianz General Insurance Company Ltd - ₹48.55 Cr, Bajaj Finserv Health Ltd - ₹12.30 Cr, Bajaj Auto Ltd - ₹0.21 Cr, Hind Musafir Agency Ltd - ₹0.01 Cr, Bajaj Electricals Ltd - ₹0.02 Cr, Jamnalal Sons Pv-Ltd. - ₹0.22 Cr) I. The Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:

- The company has complied with the provisions of the directions applicable to it.
 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 of or 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

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) Upto 3 months from date of deposit: Withdrawal is not permitted b) After 3 months but before 6 months: Interest shall not be payable

c) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

MThe 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:

Burnet, Sorunits if any:
 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, small business loans, loan against securities and infrastructure financing, small business loans, loan against securities and infrastructure financing, small business loans, loan against securities and infrastructure financing, small business loans, loan against securities and infrastructure financing, small business loans, loan against securities and infrastructure financing, small business loans, loan against securities and harding, Batinda, Bhanwaga, Bhila, Bhuwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Biapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chenai, Chinhuwara, Chikhi, Chiplur, Chitradurga, Chittaranjan, Chopda, cochin, Coimbatore, Cuddalore, Cuttak, Dabhoi, Dahod, Davangere, Dehradun, Deward, Himatangar, Hoshangbad, Hoshiarpur, Mospet, Hubi, Hyderabad, Indree, Jabalpur, Jagadhri, Japur, Jalandhar, Jalgaon, Jalagiauri, Jammu, Jamnagar, Jamner, Jamshedpur, Johparu, Juhangdh, Kadikata, Kalinada, Kalka, Kainnu, Kanpur, Kapurthala, Karaikad, Kamal, Karunagapadh, Kadik, Kaithad, Kalka, Kainnu, Kanpur, Kapurthala, Karaikagarcii, Nagayur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharuy, Panitaj Patiala, Patan, Pen, Phagwada, Piimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raindy, Randh, Raitam, Ratanguir, Rewa, Rohtak, Ropar, Rourkela, Salem, Sang, Metsana, Moga, Morbi, Mumbai, Mysore, Nabha, Naidal Nagarcii, Nagayur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharuy, Panitaj Patiala, Patan, Pen, Phagwada, Piimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raindhur, Rainh, Raitamarada, Piimeyagan, Pollachi, Pondicherry, Pune, Puttur, Raindhur, Ra

- a) Gujarat Bujetha, Kahanva, Khaparwada, Nandarkha, Sunevkalla, Anadoner, Asarma, Darapura, Dungri, Godavadi, Harangam, Kotambi, Sarvani, Vanskui, Balda, Bhathi Karambeli, Jitali, Umra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari, Pathri, Karmal, Handod Chokdi
- Naharashtra Baragaon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthane, Odha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur, Dodi Bk, Raypur, Bhatane ya Warud MH, Dighawe, Vadjai, Indawe, Vinchur, Devbhane, Deur Budruk, Pandhurli 3. Business carried on by the subsidiaries of the Company:

4.29 5.14	Sr. No.	Name of subsidiary	Address of registered office	Activity				
0.25	1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business				
1,905.44 - 237.25	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 27 July 2022 and copy of the same signed by Shri Rajeev Jain, 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.

2.50

2,034.72

545.47

251.37

13.73

6.47

1,905.44

Guarantees provided

activity On penal interest / charges

On others

GST / Service tax matters under appeal - On interest subsidy

On additional reversal of credit on investment

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158

Pune 23 August 2022

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 Baja 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, Bank acc no.: ZBAJAJFD (numerical account number is replaced by CMS Collection code – ZBAJAJFD), Account type: current account, Bank Name: Industnd Bank Ltd, JFSC: INDB000006, Bank branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajafinserv.in or call us on +918698010101

DEPOSIT APPLICATION FORM (Resident Individual) BAJAJ FINANCE LIMITED

Dai	te F	Place	Code 3616	Sub Code 00110	Sourcing 896 Channel:	SFDC Ref. No	Application Form No
То	be filled by Bajaj Fin	ance Ltd employee	or authorised distrib	utor			
I/V	Ve apply for 🗌 fres	ih or 🗌 renewal (o	ld deposit ID		_) of deposit		
	Mode of Payment	(Not applicable for	renewal application)			
	RTGS/NEFT/ IMPS	Bank A/c No.: ZBA	Bajaj Finance FD, 6 (all the 6 digits afi IAJFD (No space in Z Ind Bank, Nariman	, Bajaj & FD)#	Note: Cancelled cl Cheque/UTR No Cheque/Transacti Bank Account No.	on date D D M	online transfer of funds M Y Y Y
Mandatory -	Cheque	(Name of 1st holde	que favoring I . A/c 00070350006 Ir shall appear on the statement required)	е	IFSC Bank Name Branch		
		stment account men bank account as m	-		opy is mandatory) IFSC Branch		
	<u>Deposit Details</u>						
		Amount jures)	Deposit A (in wo		Deposit (Mon		Tenor (in words)
itory] 1,00,000] 3,00,000			12 15 1 24 30 3 44 60 (Rect other ter	3 🗌 36 ommended)	
Mandatory		Interest Payor	It Instruction			Instruction of	on maturity
	Cumulative Schen	ongwith principal	<u>Non-Cumulative</u> □ Annually □] Half-yearly	Renew Principa	ıl + Interest <mark>(recomm</mark> Il only	iended)
	maximum sav		Quarterly] Monthly	🗌 Pay at maturity	default if not selec	ted)
	Deposit payable to Note: First Holder w		Anyone or Su ault option in case o		er or Survivor 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.

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After filling this form, what next?

Step 1	Step 2	Step 3	In case you don't hear from us
Day 1	Day 2-3	Day 3-4	in case you don't near nonr us
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt	
Completed application form to be submitted at Bajaj Finance branch or with Authorised Partner.	Fixed Deposit Acknowledgement (FDA) will be sent on your registered mobile number and email ID from noreply@bajajfinserv.in.	Fixed Deposit Receipt is dispatched to you 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.	 ♀ - Physical FDR is dispatched to the registered communication address within 3-4 days. Additionally a digital FDR is sent on your registered email ID. 	♥ - Request you to contact your Bajaj Finance representative/ authorised partner.

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	New Custor	mer (pleas	e fill in	the k	(YC f	orm	give	n in	pag	je 6))																										
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This application acknowledgement is valid only till the issuance / rejection of the Fixed Deposit Receipt *Interest payable on a Deposit will be calculated from the date of receipt/realization of amount by BFL

Applicants' Consent and Confirmation

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 arcount 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 nave 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 BFL at my/our own risk and volition. I/we state that the first named depositor mentioned in this application with the BFL at my/our own risk and volition. I/we state that the first named depositor mentioned in this application with the BFL at my/our own risk and volition. I/we state that the first named depositor mentioned in this application with the BFL at my/our own risk and volition. I/we state that the first named depositor mentioned in this application with the BFL at my/our own risk and volition. I/we state that the first named depositor mentioned in this application with the BFL at my/our own risk and volition. I/we state that the first named depositor mentioned in this application with the BFL at my/our own risk and volition. I/we that the first named depositor mentioned in this application with the BFL at my/our own risk and volition. I/we take that t

CKYC Consent-

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We hereby authorize BFL to verify/check/obtain/download/upload/update my/ our KYC details from/with the Central KYC Registry (CKYCR): by verifying such details through the CKYCR number (i.e. KYC Identifier / KYC Number- KIN) provided by me/ us or by furnishing such other details of Applicant, as may be permitted by CKYC Registry or

- 2)
- 3) by obtaining such CKYCR number/KIN, through details shared by me/ us for this Application Form b) I/ We hereby consent for receiving information from Central KYC Registry through SMS/Email on my/ our registered number/email address.
- I/we hereby expressly consent to receive updates and offers on electronic media, including WhatsApp from Bajaj Finance Ltd and further agree to BFL-WhatsApp Terms and Conditions available at http://bit.ly/2tf2rHH. I/we authorise BFL, its group companies, affiliates, business associates and their respective representatives to send promotional communications regarding fixed deposits, loans, insurance and third-party products and services, through electronic media, including through telephone calls/SMSs/emails/post/WhatsApp etc.

Signature/thumb impression of all applicants:

Andatory for second applicant/guardian

In case of thumb impression, 2 witnesses name and signature are required. 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.

Terms and Conditions

- ACCEPTANCE OF DEPOSITS: 1. (I)
- (ii)
- (iii)
- AccerPANCE OF DEPOSITS: Baja Finance: Limited (hereinafter referred to as the 'Company'/BEL') may accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein. The applicant agrees and acconvolutes that the applicant gives for a give (b) is of sound mind; (c) has read, understood and agrees to be bound by these terms. Where the applicant gives in a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardinas of the minor on behalf of the minor and upon submission fisch documents as maybe required by the Company. The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/ constituted in India and carrying busines in India are eligible for placing peoposit vites than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits. (iv)
- Utilipality letters in each print or recture approximation or pleaning use exposits to interest anime by previously and accepted in case. 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. The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The anomal in relation to such rejected Application of the demand in the terms and the Company will endeavor to refund the said amount within 10 (term).
- cualities usings. (viii) I (Deposit is opened by Power of Attorney ('POA') holder on the basis of valid and subsisting POA, it shall be the sole responsibility of the Applicant to immediately inform BFL about any deviation/modification/changes in the POA and shall indemnify BFL if any action is taken against BFL in relation thereto.

JOINT DEPOSITS

- JOINT DEPOSITS: 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 elipshiliny rinteria specified by the Company. All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application. Any instructions received from the Primary Holder (hough mobile number and/or email id registered in the name Primary Holder (while applying for Fixed Deposit), will be binding on all the payments in relation to the Deposit binder asses includes instructions received from the Primary Holder (while applying for Fixed Deposit), will be binding 2. (i)
- ii)
- on 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 expect to any payments made by the Company will be binding on the other joint applicant (3). The proceed will be transferred to the minor's count, if the FD is opened in minor's name. 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 to court of two. iii)
- iii)

FIXED DEPOSIT RECEIPTS

- ed Deposit Receipt ("**e-FDR**") will be sent to email id as mentioned in the Application Form by Depositor(s
- 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, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said nange in KYC. posit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the iii)
- Ueposit(s) are not transitione and non-assignable. Intro party uen on deposit is NUI permitted under any circumstance except in ravour of the holding/subsidiary and/ or Group Companies of BHL. In the event of loss or destruction or multilation of an FDR (for any reason) and upon request received by BFL, FDR will be re-issued by BFL in lieu of such FDR. Notwithstanding the re-issuance of FDR(s), how obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All compress, if any incurred in this connection will be bound by the duplication(s). iv)

4. I) INTEREST:

- ii)
- iii)
- iv)

- the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

 INTERST:
 Individual applicants or primary applicants 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 up to 0.25% p.a. on Deposit amount of up to 7.5 (live) crore;
 Rate of interest to Deposits for more than 5 C score per deposit may avay from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest to Deposits of more than 5 C score per deposit may avay from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest per portal, where BFL payment gateway/payment aggregator enabled by the transfer of funds to the Customer; (b) the date of receipt of the funds by BFL where in case the deposit is placed through ABSC.
 The dates for interest payments are as follows:
 I. In case of Non-Cumulative Deposits:
 I. Nonthly interest payments. Tast date of month.
 2. Quarterly interest payments. Tast date of month.
 2. Quarterly interest payments. Tast March and 30th September and 31st December.
 3. Hall yeadry interest payments. Tast March and 30th September and 31st December.
 4. Annual interest payments. Tast March and 30th September and 31st December.
 5. For the curulative Deposits. Date of maturity of the Deposit.
 I. For the purpose of Interest calculation, calendar years taken to consist of 366 days in a leap year and 365 days in a non-leap year.
 5. For the curulative Deposits. Date of maturity of the Deposit IC interest taken of the case of Interest calculation, allowing day, then interest from 01-jan.2021 UII 14-Pz 2021 Will be calculated as:10 akbcs:0%x:104/365 days = R.7313 tittarch and 2011 September and the banking working day. The additional interest for the time period will be calculated as:10 akbcs:0%x:104/365 days = R.7313 tittarch and 2021 UII 14-Pz 2021 Will be calculated as:10 akbcs:0%
- vi)
- vii) Customer may be offered different interest rate on a case to case basis (within the scope of Regulatory guidelines) at the discretion of BFL management.
- NOMINATION: Nomination facility is available to the individual applicants £ sole proprietorship only and not available for other entities. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled "form DA T as prescribed by Reserve Bank of India. The "form DA T" is available in the branches of the Company 5 Monthan and the prescribed by Reserve Bank of India. The "form OA T" is available in the branches of the Company 5 Monthan and the prescribed by Reserve Bank of India. The "form CA T" is available in the branches of the Company 5 Monthan and the prescribed by the Company shall be binding on all the joint depositor/applicant(s). 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 2) and variation of nomination (form DA 3) and var
- ii)

PAYMENT AND RENEWAL OF DEPOSIT

- . Horawal proceeds and maturity proceeds(unless it receives any request for renewal within the prescribed period nade in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) aturity, will be ma
- before the date of maturity, will be made in the bank account mentioned in the Application or such other bank account intrated by the deposit holder(s) (joinbyf, Japplicabe), in writing, to the Company from time to time by way O HET or RISC in case of any rejection of such instruction for NETF / RISC due to any reason, the Company will dispatch the cheque of such payment in favour of the Depositor in case of any rejection of such instruction for NETF / RISC due to any reason, the Company will dispatch the receipt of initimation by the Company from its bank about such rejection. In the event of death of the sole depositor ad/o 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 legal heries or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession (RIC) relations the Company in this resolution the samult of Depositor including interest sthereon will be transferred to the legal heries or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the WIII to the estisfaction of the Company in the case of joint depositors, the Depositors, the Depositors, the Depositor (s) would receive such amount Deposito 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 or the legal heries. ii)
- The request for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or thro Online Portal at least 24 hours before maturity date of deposit. Renewal of Deposits will be subject to the rate of interest and other terms and co iii)

ing 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

- prevaining on the take or intervent two or the control of the maturity date. In case of frenewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing Fixed Deposit. In case where the depositor has operfold for renewal of deposit through this application form, however, wishes to cancel the renewal request, the cancelation request signed or consented by all the Deposit holders, shall reach the Company rates at 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by posit Courier to the Company rate to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period. PREMATURE WITHDRAWAL:
- iii)
- PREMAURE WITHDRAWAL: Premature withdrawali spemitted, provided the Deposit has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Deposit. A request form for premature withdrawal will have to be given by all depositor(s). Deposits may be withdrawan 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 (mithdrawal of each classic) statistication of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit mithdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (prespective of the lock in period) to the surviving depositor (which in the case of dipositor) or to the nominee/ legal herit(s) of the depositor, upon the request of surviving depositor//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 formation. satisfaction of the Company. 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 so the parable.
- (o) The provide the provide the provide the date of maturity of the Deposit. Withdrawel of the Deposit will be provided, there is a supervised of the date of maturity of the Deposit. Withdrawel of the Deposit will be provided the date of maturity of the Deposit. Withdrawel of the Deposit will be provided the date of maturity of the Deposit. Withdrawel of the Deposit will be provided the Deposit will be calculated as pertables tand 3 on page to this form. In case usomer requests for premating of Duding intervening period e.g. after 23 months but before 24 months, interest trates will be calculated as pertables tand 2 on page to this form. In case usomer requests for premating of Duding intervening period e.g. after 23 months but before 24 months, interest penalty will be calculated on rates as applicable for previous months static struct and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawel of Deposit(b), shall not be refunded in any circumstance whatsceveet. The prematurity proceeds will be calculated is appreciable as authority by the Company on behalf of the depositor, before deposit block in the STD application form or such other bank account intimated by the deposit block in writing to BFL subsequently.
- iv) v)
- vi) vii)

LOAN AGAINST PUBLIC DEPOSIT:

- town sources of use of the deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Depositor's Depositor's Depositor's Depositor's Depositor's Deposit. The interest provided on the depositor's Depo
- cannot exceed 75% of Deposit amount. In case application for loan against deposit is made through physical application form, then original FDR needs to be submitted to BFL alongwith the application form. When the application for loan against deposit is made either through offline or online mode, lien will be marked on the Deposit till all the outstanding dues under the sail loan against deposit are duly regulably the Depositor/s. The loan amount will be credited in the same bank account registered with BFL. iii)

- OTHER TERMS: Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/form as prescribed under the Income Tax Act, 1961 (refer to Form 15G/H endosed with the deposit application form) is furnished to company's registered office at least 2 (tow) omnthe prior to the due date of payment of interest. At present tax's is deductible if the aggregate amount of interest paid or payable during the financial year exceeds 75,000/- (Ruppees five thousand only). It is the sole responsibility of the applicant to provide the company with a tesh form 15G/H for revery assessment year. Non-submission of relevant from or submission of incomplete/incorrect form may result in tax deduction and BF. will not be responsible for the same. Applicant can also fill form 15 G/H thousand only) for some seriar citizens, 85,000 (Ruppees five bacs only) for super senior citizens and above), then form 15G/H submitted vide this application will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. Form 15G/H submitted vide this application will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. Form 15G/H submitted vide this separated form 15G/H. Dis Kappiled on aggregate interest income earned by the outstance and one her state the submitted series.
- appreciation that is applied in adapted to the deposite index and the applied in the provided that applied in the deposite with the deposite of a data in a sparate form 15G/H. TDS is applied in adapted applied in the deposite and the deposite a ii)
- iv) v)
- vi)
- the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications. with the Company will send all communications to the deposit holder(s) in electronic form from time to time at the email UD mentioned in the Application and through SNs 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 (en) days of such failure of transmission. will Arry change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instructions signed by all the concerned deposit holder(s). (i) 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. (ii) The accompanying advertisement inviting fixed deposits forms part of the Deposits prematurely before the date of maturity. (iii) Disputes, fixing arising in connection with the Deposit, will be subject to the exclusive urisdiction of courts at Pune. (iii) Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

HOW TO APPLY

- How To ApPLY Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application. The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compliant account payce choose drawn in favour of Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount along with the application number on the rear side of the cheque. In case of investment through cheque, application form along with the cheque and required documents may be submitted with any of Company's branch or authorised distributors. In case Deposit is being placed through direct credit to the BFI investment account, Application form along with copy of bank statement through check of Induced and the cheque and required documents may be submitted with any of Company's branch or authorised distributors. In case Deposit is being placed through direct credit to the BFI investment account, Application form along with copy of bank statement beyong check Induced and the company's branch or authorised distributors for investment through NET/RITS, places use the following details: Beneficiary Name: Bajaj Finance Ltd. Bank act on _:ESC.NAMPIG (numerical account number is rejudeed by OKS Collection code = 78A,NIF). Account type: current account, Rahman: Industing Bank Ltd, IFSC: INDE000000006, Rahk branch. Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK www.bajajfinservin/fixed-deposit or any of our affiliated partner whorks or annormal company. iii)
- iv) v)
- Nariman Point, Mumbai. Applications can also be made unime or visiting of the sense sense

IMPORTANT INFORMATION

- In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may appro Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001
- ii)
- Company Law Indunal, Mundbal bench account root, rounnant recorn, pounding Law Indunat, root, Nutlinae, neurosava envoyori. In case of any deficiency by the Company in servicing its Obposit, 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. For any queries, wisi our website thrus, //www.bajimservi/redreshue. Select the «fmail birs tab and follow the directions to get your query resolved. You may also call BFL Customer Care at 869801010 or visit our nearest branch. This is not a toll-free number and normal call charges will be applicable.



To be filled by all New Customers or Existing Customers in case of change in KYC

Know Your Customer (KYC) and FATCA/CRS Form

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This document forms an integral part of FD/SDP application form

To be filled by all New Customers or Existing Customers in case of change in KYC

Know Your Customer (KYC) and FATCA/CRS Form

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This document forms an integral part of FD/SDP application form

	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/ଆୟେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାୟ/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ 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 কৰিলো৷
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.

🞓 🛛 Signature of First Applicant/Guardian

Signature of Second Applicant/Guardian

KYC DOCUMENTATION FOR OPENING ACCOUNT

Please note that these guidelines are based on the RBI Master Directions - Know Your Customer (KYC) Direction, 2016 updated as on July 12, 2018 and the PMLA and UIDAI Notifications issued thereafter.

(A) KYC Documents for an Account of INDIVIDUAL, and for BENEFICIAL OWNER / AUTHORIZED SIGNATORY/ POWER OF ATTORNEY HOLDER:

- (1) One recent **Photograph.**
- (2) **PAN** or Form 60 if PAN is not allotted.
- (3) Certified Copy * of one of the Officially Valid Documents (OVDs): Valid Passport, Valid Driving License, Voter's Identity Card issued by Election Commission of India, Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar Card), Job Card issued by NREGA duly signed by an officer of the State Government.

In case of 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.

- 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).
 Property of Municipal tay access:
- (2) Property or Municipal tax receipt.
 (2) Property or Family Provide Paymer
- (3) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address
- (4) 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 (A)(3), updated with Current Address, within three months of submission of the DOVD.