

BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY	LOAN AGAINST DEPOSIT AVAILABLE
Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)	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 1st July 2022)

For New/Existing Depositor:

Period (except table 2)	Interest rates on deposits				
	Table 1				
	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
12 - 23 months	6.20%	6.03%	6.06%	6.11%	6.20%
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%

Period	Interest rates on deposits				
	Table 2				
	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
15 months	6.40%	6.22%	6.25%	6.30%	6.40%
18 months	6.50%	6.31%	6.35%	6.40%	6.50%
22 months	6.65%	6.46%	6.49%	6.54%	6.65%
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:

Period (except table 4)	Interest rates on deposits				
	Table 3				
	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
12 - 23 months	6.45%	6.27%	6.30%	6.35%	6.45%
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%

Period	Interest rates on deposits				
	Table 4				
	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
15 months	6.65%	6.46%	6.49%	6.54%	6.65%
18 months	6.75%	6.55%	6.59%	6.64%	6.75%
22 months	6.90%	6.69%	6.73%	6.79%	6.90%
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 411 052

Corporate Office: 4th Floor, Bajaj Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 074

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. 1st July 2022)

Period (except table 2)	Table 1				
	Cumulative At Maturity	Non-Cumulative			
		Monthly	Quarterly	Half Yearly	Annual
12 - 23 months	6.20%	6.03%	6.06%	6.11%	6.20%
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%

Period	Table 2				
	Cumulative At Maturity	Non-Cumulative			
		Monthly	Quarterly	Half Yearly	Annual
15 months	6.40%	6.22%	6.25%	6.30%	6.40%
18 months	6.50%	6.31%	6.35%	6.40%	6.50%
22 months	6.65%	6.46%	6.49%	6.54%	6.65%
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%

Particulars	As at	As at
	31 March 2021	31 March 2020
- On penal interest/ charges	237.25	223.15
- On others	6.42	6.22
Income tax matters:		
- Appeals by the Company	0.00	0.32
- Appeals by the Income tax department	0.28	0.24

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: ₹49,257.75 Crore

b) The aggregate of deposits actually held as on 31.03.2021: ₹25,803.43 Crore

H. 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 ₹ 52.55 Crore (Bajaj Housing Finance Ltd. - ₹ 5.36 Cr, Bajaj Allianz Life Insurance Company Ltd. - ₹ 4.51 Cr, Bajaj Allianz General Insurance Company Ltd. - ₹ 34.22 Cr, Bajaj Finserv Direct Ltd. - ₹ 0.25 Cr, Bajaj Finserv Health Ltd. - ₹ 7.70 Cr, Bajaj Auto Ltd. - ₹ 0.23 Cr, Hind Musafiri Agency Ltd. - ₹ 0.07 Cr, Bajaj Electricals Ltd. - ₹ 0.02 Cr, Jammalal Sons Pvt. Ltd. - ₹ 0.19 Cr)

I. The Company has no overdue deposits other than unclaimed deposits.

J. The Company declares as under:

i) The Company has complied with the provisions of the directions applicable to it.

ii) 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 or for 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.

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.

M. The 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:

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. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baranati, Bardoli, Bareilly, Baroda, Barshi, Belgum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhillai, Bhiwandi, Bhopal, Bhubaneswar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cohn, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulbarga, Guna, Gunter, Gwalior, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jammer, Jamshedpur, Jodhpur, Junagadh, Kadi, Kathal, Kalyanpur, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikeudi, Karnal, Karunagappally, Karur, Karwar, Katni, Khambgaon, Khandwa, Khargapur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Mumbai, Mysore, Nabha, Nadad, Nagarkotli, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajourunagar, Rajkot, Rajnandgaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimoga, Siliguri, Srisa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagaram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned in the official website page www.bajajfinserv.in -> Scroll to bottom of the webpage->Contact us->Visit our branch or by directly clicking <https://www.bajajfinserv.in/branch-locator>

2. Locations where minimum deposit size is ₹ 5000 (not eligible for online investment)

a) Gujarat - Bujetha, Kahanva, Khaparwada, Nandarkha, Sunevkalia, Amadpore, Asarna, Darapura, Dungi, Godavadi, Harangam, Kotambi, Sarvani, Vansuki, Balda, Bhatli Karambeli, Jitali, Umra, Barkal, Bhatlali, Kanyasi, Pardi Zankhari, Pathri, Karmal, Handod Chokdi

b) Maharashtra - Baragaoon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthane, Odha, War, Shaha, Bhatane Javkhe, Lamkani, Chinchkhede, Shewade, Gondur, Dodi Bk, Raypur, Bhatpore, Warud MH, Digwaha, Vadjai, Indave, Vinchur, Devbhane, Deur Budruk, Pandhuria

3. 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

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).

c) 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 ₹5 (five) crore.

d) Rate of interest for Deposits for 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.

e) In case of online application for Deposit through 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 partner portals, 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.

f) 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 NEFT/RTGS) to the bank account of the depositor mentioned in the Deposit application form.

g) The request for renewal of the Deposit signed or 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 distributors empaneled with the Company. No requests for renewal of Deposit 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.

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/ 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:

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 ended on	Profit (Standalone)		Dividend %
	Before Tax	After Tax	
31.03.2019	6,035.30	3,890.34	300
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500

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)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Service
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Industrialist
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

ASSETS

Financial assets

Cash and cash equivalents 1,383.63 674.53

Bank balances other than cash and cash equivalents 2.13 4.83

Derivative financial instruments 0.00 171.76

Trade receivables 720.10 867.18

Loans 1,13,089.94 1,13,417.08

Investments 20,169.12 20,138.98

Other financial assets 487.33 349.51

Total financial assets 1,35,852.25 1,35,623.87

Non-financial assets

Current tax assets (net) 155.07 204.57

Deferred tax assets (net) 919.21 847.61

Property, plant and equipment 972.44 1,016.16

Capital work-in-progress 7.07 0.00

Intangible assets under development 43.99 0.00

Intangible assets 254.76 211.98

Other non-financial assets 134.10 99.38

Total non-financial assets 2,486.64 2,379.70

Total assets 1,38,338.89 1,38,003.57

LIABILITIES AND EQUITY

Liabilities

Financial liabilities

Derivative financial instruments 137.87

Payables

Trade payables

-Total outstanding dues of micro enterprises and small enterprises 0.27 0.30

-Total outstanding dues of creditors other than micro enterprises and small enterprises 676.62 636.76

Other payables

-Total outstanding dues of micro enterprises and small enterprises - -

-Total outstanding dues of creditors other than micro enterprises and small enterprises 191.08 179.46

Total financial liabilities 1,011.77 996.82

Debt securities

Borrowings (other than debt securities) 27,092.09 36,923.32

Deposits 25,803.43 21,427.10

Subordinated debts 3,898.61 4,141.75

Other financial liabilities 743.65 669.90

Total financial liabilities 1,011,615.33 1,05,692.36

Non-financial liabilities

Current tax liabilities (net) 172.78 52.10

Provisions 136.56 78.87

Other non-financial liabilities 475.48 367.03

Total non-financial liabilities 784.82 498.00

Equity

Equity share capital 120.32 119.99

Other equity 35,818.42 31,693.22

Total assets 1,35,938.74 1,31,813.21

Total liabilities and equity 1,38,338.89 1,38,003.57

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2021	As at 31 March 2020
Disputed claims against the Company not acknowledged as debts	51.98	44.18
VAT matters under appeal	4.29	4.39
ESI matters under appeal	5.14	5.14
Service tax matters under appeal	-	-
- On interest subsidy	1,905.44	1,971.65

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 20 July 2021 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.

Pune
25 June 2022

HOW TO INVEST:

Applications can be made online by visiting www.bajajfinserv.in/fixd-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 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: Industrial Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +91 8698010101

By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain, Managing Director
DIN: 01550158

Pune
25 June 2022

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By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain, Managing Director
DIN: 01550158

Pune
25 June 2022

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By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain, Managing Director
DIN: 01550158

Pune
25 June 2022

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By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain, Managing Director
DIN: 01550158

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 account 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 have 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 should be treated as the payee for the purpose of deduction of tax, under Section 194 A/195 of the Income Tax Act, 1961, as may be applicable. I authorize BFL to use, verify, download, exchange, share or part with all information relating to this application with credit bureaus/credit reference agencies, its group companies, business partners with whom BFL has business relationship, financial institutions, Credit Information Companies ("CIC"), NeSL, NSDL, Central KYC Registry (CERSAA) or any authorized third-party agency as BFL may deem necessary or appropriate for use or processing of the said information and shall not hold BFL (or any of its group companies or its/ their agents/representatives) liable for use/sharing of the information as stated above and to seek/obtain any other information, relating to me, from any third party. In the event I/We am/are found to be an existing customer of BFL, I/We authorize BFL to use my/our existing KYC registered with BFL for this application. I/We agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/CRS declaration will be considered as per the KYC Form submitted separately.

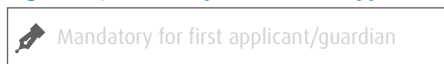
CKYC Consent -

- a) I/We hereby authorize BFL to verify/check/obtain/download/upload/update my/our KYC details from/with the Central KYC Registry (CKYCR):
- 1) by verifying such details through the CKYCR number (i.e. KYC Identifier / KYC Number- KIN) provided by me/ us or
 - 2) by furnishing such other details of Applicant, as may be permitted by CKYCR Registry or
 - 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/2fztrHH>.

I/We authorize 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/SMS/emails/post/WhatsApp etc.

Signature/thumb impression of all applicants:

 Mandatory for first applicant/guardian

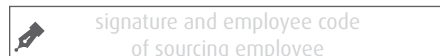
 Mandatory for second applicant/guardian

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.

 Witness 1

 Witness 2

The contents of the application form were explained to the applicant/ co applicant in language.

 signature and employee code of sourcing employee

Terms and Conditions

1. ACCEPTANCE OF DEPOSITS:

- (i) Bajaj Finance Limited (hereinafter referred to as the "Company"/BFL) may accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.
- (ii) The Applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age, (b) is of sound mind, (c) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
- (iii) The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/ constituted in India and carrying business in India are eligible for placing Deposit with BFL.
- (iv) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less 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.
- (v) Deposits shall not be accepted in cash.
- (vi) 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.
- (vii) The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the Company will endeavor to refund the said amount within 10 (ten) business days.
- (viii) If 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.

2. JOINT DEPOSITS:

- (i) 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 eligibility criteria specified by the Company.
- (ii) 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 through mobile number and/or email id registered in the name Primary Holder (while applying for Fixed Deposit), will be binding on all the joint holder(s).
- (iii) 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 respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to the minor's account, if the FD is opened in minor's name.
- (iv) 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 court of law.

3. FIXED DEPOSIT RECEIPTS

- (i) Electronic Fixed Deposit Receipt and the physical Fixed Deposit Receipts ("FDR") will be sent to email id and couriered to the depositor's address, respectively, as mentioned in the Application Form by Depositor(s).
- (ii) 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 change in KYC.
- (iii) Deposit(s) are non-transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding/subsidiary and/or Group Companies of BFL.
- (iv) In the event of loss or destruction or mutilation 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), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, there 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 expenses, if any, incurred in this connection will be borne by the depositor(s).

4. INTEREST:

- (i) 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 ₹ 5 (five) crore;
- (ii) Rate of interest for Deposits for 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 (RBI).
- (iii) Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (a) the date of actual receipt application made through BFL online portal and associate partner portals, where BFL payment gateway/payment aggregator enabled by BFL, is used for making payment of the funds 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 associate partner portal and, where payment gateway/payment aggregator enabled by such associate partners are used; and (c) the date of realization of amount by BFL, where the payments are made by cheque or any other mode.
- (iv) The dates for interest payments are as follows:
 - a. In case of Non-Cumulative Deposits:
 1. Monthly interest payments: Last date of month
 2. Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
 3. Half yearly interest payments: 31st March and 30th September
 4. Annual interest payments: 31st March
 - b. In case of Cumulative Deposits: Date of Maturity of the Deposit
 - c. Interest calculation methodology
 1. For the purpose of interest calculation, calendar year is taken to consist of 366 days in a leap year and 365 days in a non-leap year.
E.g. FD of Rs. 10 lakhs booked on 15-Apr-2020 for Tenor 1 year @10% per annum interest from 15-Apr-2020 till 31-12-2020, will be calculated as: 10 lakhs * 10% * 266 days = Rs. 271311 interest from 01-Jan-2021 till 31-Apr-2021 will be calculated as: 10 lakhs * 10% * 104 / 365 days = Rs. 28493/-
 2. Payment of maturity proceeds on holiday
 - a) If maturity falls on a banking holiday, then interest will be paid the next banking working day. The additional interest for the time period will be calculated on maturity value and not principal value
 - b) In respect of a term deposit maturing for payment on a Sunday or a holiday or a non-business working day, Bajaj Finance would pay interest at the originally contracted rate for the Sunday / holiday / non-business working day, intervening between the date of the expiry of the specified term of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day.
- (v) Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suit to be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency scheme.
- (vi) The interest will be paid through National Electronic Funds Transfer (NEFT) Real Time Gross Settlement (RTGS) only. In case of any rejection of such instructions for NEFT / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection
- (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.

5. NOMINATION:

- (i) 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 1" as prescribed by Reserve Bank of India. The "Form DA 1" is available in the branches of the Company & Company's website at <https://www.bajajfinserv.in/linked-deposit-terms-and-conditions> ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).
 - (ii) 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 3).
- ### 6. PAYMENT AND RENEWAL OF DEPOSIT
- (i) The interest payouts, premature withdrawal proceeds and maturity proceeds (unless it receives any request for renewal within the prescribed period before the date of maturity, will be made in the bank account mentioned in the Application or such other bank account intimated by the depositor holder(s) (jointly, if applicable), in writing, to the Company from time to time by way of NEFT or RTGS. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch the cheque of such payment in favour of the Depositor in case of single Depositor or in favor of all the Depositors, in case of joint deposit, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection.
 - (ii) In the event of death of the sole depositor and/or 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 Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit 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 for the legal heirs.
 - (iii) The request for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or through BFL

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 conditions prevailing 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 maturity date.

- (iv) In case of renewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing Fixed Deposit.
 - (v) In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the cancellation request signed or consented by all the Deposit holders, shall reach the Company at least 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 post/ 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.
- ### 7. PREMATURE WITHDRAWAL:
- (i) Premature withdrawal is permitted, 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.
 - (ii) A request form for premature withdrawal will have to be given by all depositors.
 - (iii) In case customer requests for premature FD during intervening period e.g. after 23 months but before 24 months, interest penalty will be calculated on rates as applicable for previous month's slab.
 - (a) Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, 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 only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.
 - (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 plan has run. 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 Company.
 - (iv) For premature interest rates will be calculated as per tables 1 and 3 on page 1 of this form.
 - (v) In case customer requests for premature FD during intervening period e.g. after 23 months but before 24 months, interest penalty will be calculated on rates as applicable for previous month's slab.
 - (vi) Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.
 - (vii) The premature proceeds will be credited in the same bank account as mentioned in the FD application form or such other bank account intimated by the depositor holder in writing to BFL subsequently.

8. LOAN AGAINST PUBLIC DEPOSIT:

- (i) Loan against the deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfillment 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 of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. The loan amount cannot exceed 75% of Deposit amount.
- (ii) In case application for loan against deposit is made through physical application form, then original FDR needs to be submitted to BFL along with 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 said loan against deposit are duly repaid by the Depositor/s.
- (iii) The loan amount will be credited in the same bank account registered with BFL.

9. OTHER TERMS:

- (i) 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 enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 5,000/- (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh Form 15G/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill Form 15 G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens and ₹ 5,00,000 (Rupees five lacs only) for senior citizens and ₹ 5,00,000 (Rupees five lacs only) for super senior citizen (aged 80 years and above), then Form 15 G/H will not be valid and tax 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 applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 15G/H.
- (ii) TDS is applicable on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity. BFL will not be liable to pay interest on the TDS which is deposited with IT department on quarterly basis.
- (iii) TDS is also deducted on unpaid interest accrued at the end of financial year vide: 31st March.
- (iv) When interest amount is insufficient to recover TDS, the same will be recovered from the principal of the deposit.
- (v) In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the validity of the instrument, post which it will be destroyed without further notice to the applicant.
- (vi) In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in 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.
- (vii) The applicant will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS 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 (ten) days of such failure of transmission.
- (viii) Any 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 instruction signed by all the concerned deposit holder(s).
- (ix) The Company reserves the right to alter, amend or delete any or all the conditions stipulated above and 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.
- (x) The accompanying advertisement inviting fixed deposits forms part of the Deposit Application form.
- (xi) Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
- (xii) Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

10. HOW TO APPLY


- (i) Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
- (ii) The attached deposit application form shall be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer by a CTS compliant account payee cheque 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.
- (iii) In case of investment through cheque, application form along with the cheque and required documents may be submitted with any of Company's authorized distributors. In case Deposits are being placed through direct credit to the BFL investment account, Application form along with copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorized distributors for investment through 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: Indusind Bank Ltd, IFSC: INDB0000006, Branch name: Nairam Point, Mumbai. Applications can also be made online by visiting HYPERLINK <https://www.bajajfinserv.in/linked-deposit> or any of our affiliated partner websites or apps.
- (iv) For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinserv.in or call us on +91 8698010101
- (v) Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:
 - (a) The applicant can also obtain introduction from any other fixed deposit holder with BFL. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BFL records;
 - (b) The applicant can also introduce himself/herself by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BFL for verification. The aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.


11. IMPORTANT INFORMATION

- (i) In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.
- (ii) In case of any deficiency by the Company in servicing its Deposit, 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.
- (iii) For any queries, visit our website <https://www.bajajfinserv.in/reach-us>. Select the "Email Us" tab and follow the directions to get your query resolved. You may also call BFL Customer Care at 8698010101 or visit our nearest branch. This is not a toll-free number and normal call charges will be applicable.

Vernacular Declaration Form

English	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	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	<input type="checkbox"/>	இந்த விண்ணப்பம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தய்மில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	मैं/असिं पुरती वरते हं कि इस बिन्द-पत्र/निजम अउ शरतं दी समगरी मैठुं/सठुं पंजाबी विंच पड़ु वे सुहायी गयी अउ समझायी गयी सी अउ मै/असिं पुरती वरते हं कि सठुं इस दी समझ र्ग गयी है।
Urdu	<input type="checkbox"/>	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	<input type="checkbox"/>	ഈ അപേക്ഷ / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്കു/ഞങ്ങൾക്ക് വായിച്ചുതരികയും മലയാളത്തിൽ എനിക്കു/ഞങ്ങൾക്ക് വിശദീകരിച്ചുതരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്കു/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	<input type="checkbox"/>	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/કરીએ છીએ.
Telugu	<input type="checkbox"/>	ఈ అప్లికేషన్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତ କରୁଅଛୁ ।
Kannada	<input type="checkbox"/>	ಈ ಮೂಲಕ ನಾನು/ಪತ್ನಿದಲಿರುವ ನಿಯಮ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/नियम व अटीमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	<input type="checkbox"/>	মই/আমি নিশ্চিত কৰিছো যে এই আবেদন / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত ব্যাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্রদান কৰিলো।
Konkani	<input type="checkbox"/>	ह्या अर्जाची/नेम आनी अटीची सामुग्री कोंकणी 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.

- (1) 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).
- (2) Property or Municipal tax receipt.
- (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.

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