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 26th August 2022)

For New/Existing Depositor:

	Interest rates on deposits Table 1					
Desired (except table 2)						
Period (except table 2)	Cumulative	Non-cumulative				
	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	rest rates on depos	sits	
0.2.1			Table 2		
Period	Cumulative	e 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						
Dariad (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			
reliou	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.

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CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

FIXED DEPOSIT SCHEMES

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

The abovementioned ratings indicate highest degree of safety with regard to timely payment of interest and principal on the instrument.

Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. 26th August 2022)

Table 1					
Period (except	Cumulative		Non-Cur	nulative	
table 2)	At Maturity	Monthly	Quarterly	Half Yearly	Annual
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%

- 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 BR. 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 BR. 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.
- 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 NEF or RTGS or account payee cheque (in case of rejection of transfer by NEF/RTGS) to the bank account of the depositor mentioned in the Deposit application form.
- The request of the exposition inclination in the exposition of the deposit holders shall reach the Company either through physical application or through BE. 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 particularly and the required at the time of renewal of deposits as it stands null & void post its particularly and the required at the time of renewal of deposits as it stands null & void post its particularly and the required at the time of renewal of deposits as it stands null & void post its particularly and the required at the time of renewal of deposits as it stands null & void post its particularly and the required at the time of renewal of deposits as it stands null & void post its particularly and the required at the time of renewal of the required at the time of renewal of the remainded of the rema
- inaumy date.

 N 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 nearest torant 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

Profits of the Company before and after making provisions for tax, for the three financial years immediately preceding the date of the advertisement and the dividends declared by the Company in respect of the said years.

			(₹in Crore)
Financial Year	Profit (Sta	Dividend	
ended on	Before Tax	After Tax	%
31.03.2020	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 supervision of the Board of Directors. The Managing Director is entrusted necessary powers for managing the business and affairs of the Company.

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

Table 2							
Period	Cumulative		Non-Cumulative				
renou	At Maturity	Monthly	Quarterly	Half Yearly	Annual		
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%		

NAME	ADDRESS	OCCUPATION
Shri Pramit Jhaveri (Independent Director)	21C Woodlands Peddar Road, Mumbai – 400 026.	Business
Ms.Radhika Haribhakti (Independent Director)	51, Maker Tower B, Cuffe Parade, Mumbai- 400005	Financial Advisor/ Professional Director

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

	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	919.2
Property, plant and equipment	1,189.77	972.44
Capital work-in-progress	13.27	7.07
Intangible assets under development	19.41	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 Financial liabilities Derivative financial instruments Payables	140.02	137.87
<u>Trade payables</u> -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	762.58	0.27 666.04
Other payables -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	301.34	191.08
Debt securities Borrowings (other than debt securities) Deposits Subordinated debts Other financial liabilities	59,034.58 29,870.38 30,289.52 3,845.77 962.71	43,071.71 27,080.25 25,803.43 3,898.61 790.48
Total financial liabilities	125,206.90	101,639.74
Non-financial liabilities Current tax liabilities (net)	79.33	172.78

. Total liabilities and equity	1,68,016.08	1,38,283.55
Total assets	42,055.88	35,938.74
Equity share capital Other equity	1 20.66 41,935.22	120.32 35,818.42
Equity	420.66	420.22
Total non-financial liabilities	753.30	705.07
Other non-financial liabilities	511.73	395.73
Provisions	162.24	136.56

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2022	As at 31 March 2021
Disputed claims against the Company not acknowledged as debts	52.87	51.98
VAT matters under appeal	4.29	4.29
ESI matters under appeal	5.14	5.14
Guarantees provided	2.50	0.25
GST / Service tax matters under appeal		
On interest subsidy On additional reversal of credit on investment activity	2,034.72 545.47	1,905.44
- On penal interest / charges - On others	251.37 13.73	237.25 6.42

- Particulars 31 March 2022 31 March 2021 Income tax matters Appeals by the Company Appeals by the Income tax department
- 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: 757,856.32 Crore
- b) The aggregate of deposits actually held as on 31.03.2022: ₹30,289.52 Crore
- The aggregate dues from the facilities, both fund and non-fund based, extended to. . The aggregate dues from the facilities, both fund and non-fund based, extended fo, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹114.31 Crore (Baja) Housing Finance Ltd. − ₹0.08 Cr, Baja) Financial Securities Ltd. − ₹0.21 Cr, Baja) Allianz Lielensurance Company Ltd. − ₹2.71 Cr, Baja) Allianz Leneral Insurance Company Ltd. − ₹2.84.55 Cr, Baja) Finserv Health Ltd. − ₹12.30 Cr, Baja) Auto Ltd. − ₹0.21 Cr, Hind Musafir Agency Ltd. − ₹0.01 Cr, Baja) Electricals Ltd. − ₹0.02 Cr, Jamnalal Sons Pvt. Ltd. − ₹0.22 Cr)
- 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.
- 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 Directors are responsible for the correctness and veracity thereof. The innancial 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.
- Company and for repayment of deposits, discraege 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:

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, anall business loans, loan against securities and infrastructure financing, anall business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmedagar, Ajmer, Akola, Ako, Akappuzha, Allahabad, Armavali, Amrell, Armitsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuth, Bhatinda, Bhavanga, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bharuth, Bhatinda, Bhavanga, Bhilai, Bharandar, Bhatinda, Bhavanga, Bhilai, Bhiwandi, Bhopal, Bhoban, Chandigarh, Chandigapur, Bhatinda, Bhavanga, Bhilai, Bharandar, Bhubaneshwar, Bhaband, Changapur, Bharawa, Dhule, Dindigul, Durgapur, Bluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Haldia, Hald, Hassan, Hawei, Himatangar, Hoshangaban, Hosharpur, Jammu, Jammagar, Jammer, Jamsehepur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karatha, Karatha, Jalgaon, Jalpaiguri, Jammu, Jammagar, Jammer, Jamsehepur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karatha, Karatha, Karumagappally, Karur, Karvar, Katrii, Khamgaon, Khandwa, Kharagpur, Koluk, Kolhapur, Kolkata, Kollama, Machilipatnam, Madurai, Mandya, Mangalore, Mapus, Margao, Mehsha, Monda, Mangarori, Nagpur, Namakkal, Nanded, Nandurbar, Nashik,

- a) Gujarat Bujetha, Kahanva, Khaparwada, Nandarkha, Sunevkalla, Amadpore, Asarma, Darapura, Dungri, Godavadi, Harangam, Kotambi, Sarvani, Vanskui, Balda, Bhathi Karambeli, Jitali, Umra, Barkal, Bhatliai, Kanyasi, Pardi Zankhari, Pathri, Karmal, Handod Chokkii
- Kamina, Hainuou Cing Ji Maharashtra Baragaon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthane, Odha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur, Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Yadjai, Indawe, Vinchur, Devbhane, Deur Budruk, Pandhurli
- 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

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.

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director

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 0007035006738' 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 BFI or be submitted at any of the BFI branches. For NET/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: Industind 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

DEPOSIT APPLICATION FORM (Resident Individual) BAJAJ FINANCE LIMITED

Dat	e I	Place	Code	Sub Code	Sourcing Channel:	SFDC Ref. No	Application Form No					
To l	be filled by Bajaj Fir	nance Ltd employee										
I/W	/e apply for ☐ fres	sh or 🗌 renewal (o										
	Mode of Payment	(Not applicable for	renewal application	on)								
	RTGS/NEFT/ IMPS	Beneficiary Name: IFSC: INDB000000 Bank A/c No.: ZBA Bank Name: Indus	6 (all the 6 digits a AJFD (No space in	after B are zeroes)	Cheque/Transaction date DDMMYYYYY							
Mandatory —	Cheque	Account payee che "Bajaj Finance Ltc (Name of 1st holde cheque. Else bank	l. A/c 000703500 er shall appear on t	the	Bank Account No. IFSC Bank Name Branch							
	Pay in different Bank Account No. Bank Name	stment account me t bank account as m			ppy is mandatory) IFSC Branch							
		Amount gures)		: Amount vords)	Deposit peri (Months)		Tenor (in words)					
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			·		er or Survivor or in case no option chos	sen.						

Renewal will be subject to receipt of the renewal application form at least 24 hours prior maturity date as per the T&Cs.

After filling this form, what next?

Arter mining tins form, whot next.			
Step 1	Step 2	Step 3	la casa yay dank haas from ye
Day 1	Day 2-3	Day 3-4	In case you don't hear from 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.		 ⋄ - Physical FDR is dispatched to the registered communication address within 3-4 days. Additionally a digital FDR is sent on your registered email ID. 	

	(please fill in t		given in p	age 6)																						
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		hareholder)	М	emb														
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Second Applicant D	etails																									7
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Write to us at **wecare@bajajfinserv.in** or call our IVR on **8698 01 01 01**

Applicants' Consent and Confirmation

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/bur 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 should be treated as the players of the purpose or equivalent of tax, interested in the purpose or equivalent of the purpose of t

- 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

- by obtaining such CKYCR number/KIN, through details shared by me/ us for this Application Form
 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.
- 1/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:





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.



1

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

ACCEPTANCE OF DEPOSITS:

- ACCEPTANCE OF DEPOSITS:

 Alaja Ji 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.

 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 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 business in India are eligible for placing peops tivit BFL.

 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 ests than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposits. No interest shall be payable by the Company in relation to such deposits.
- Company reserves the right to reject the application up lacting the Deposits shall not be accepted in cash.

 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 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)
- (viii) if Opposit 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 eligibility retiries 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 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).
- on all the joint holder(s).

 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 my discharge given by such first applicant in respect to append my more than the byth e Company will be binding on the other joint applicant, (s). The proceeds will be transferred to the minor's account, if the PDI sopened 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, no change will be made in joint deposit holder details in the PDI unless there are syspectific direction of court of law.

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
- hange in KYC. eposit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the
- Deposits) are not transierateae ann on-assignable, intro party ten on eeposit is NUI perimited under any circumstance except in the obligation of an ENA and for Group Companies of BET.

 In the event of loss or destruction or multilation of an ENA (for any reason) and upon require received by BET, DER will be re-issued by BET. In the event of loss or destruction or multilation of an ENA (for any reason) and upon require received by BET. But with standing the re-issuance of FDR(s) by BET and the single FDR only, against which the money has been received by BET.

 Under all circumstances, mere re-issuance of FDR(s) by BET against single deposit of money will not result in duplication of payment or higher liability on the part of EET. All Repeates, all any increase in the part of EET. All Repeates, all any increase in the part of EET. All Repeates, all any increase in the part of EET. All Repeates, all any increase in the part of EET. All Repeates, all any increase in the part of EET. All Repeates, all any increase in the part of EET. All Repeates is a support of the part of EET. All Repeates is a support of the part of EET. All Repeates is a support of the part of EET. All Repeates is a support of the part of EET. All Repeates is a support of EET.

- THE REST:

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- 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 6 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 whether a thirts//www.bajninesruknifuzed-deposit-terms-and-conditions ("Website"), Nomination made by the deposito/applicant(s) in the manner 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 3).

- PAYMANT AND RENEWAL OF DEPOSIT

 The interest payouts, pernature 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 deposit holder (s) (jointly, if applicable), in writing, to the Company from time to time by way of NET or NEGs. In case of any rejection of such instruction for NET / NEG due to any reason, the Company will object the cheeper of such payment in favour of the Depositor in race of single Depositor or in fall 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.

 In the event of death of the sole depositor and/or all the light depositors, all payment(5) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositors (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, and on 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 be 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.
- 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

- 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
- Evailing on the base or reference to the construction of the construction of the maturing fixed Deposit. case of trenewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing fixed Deposit. case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the necelation request signed or consented by all the Deposit holders, shall reach the Company at each got by post/ Courier to the Company or to the independent ancial advisors or national distributors empaneled with the Company, No requests shall be accepted post the above-mentioned period.

- PREMATURE WITHDRAWAL:
 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.
 A request form for premature withdrawal with lave to be given by all depositor(s).
 Deposits may be withdrawny prior the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (middle) and the premature withdrawal of Deposit (middle) and the properties of the Deposit of the Deposit (middle) and the properties of the Deposit of Deposit
- salisfaction 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 not be passable.
- (b) After 3 (times) moints but Defote 6 pust, incurred noun the search are separation to 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 will be accludated as per tables 1 and 3 on page 1 of this form.

 In case customer requests for prematurity of F0 during intervening period e.g. after 23 months but before 24 months, interest penalty will be calculated as per tables 1 and 3 on page 1 of this form or nates as applicable for previous month's slab.

 In come tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before permature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

 The prematurity proceeds will be credited in the same bank account as mentioned in the FD application form or such other bank account intimated by the deposit holder in writing to 8H subsequently.
- vi)

LOAN AGAINST PUBLIC DEPOSIT:

- Toom read in the deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment by depositor(s) of Loan against the deposit facility may be provided to depositors against deposit only after 3 months from the delighbility 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 5 beposit. The interest provided on the depositor 5 beposit. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided on the depositor 5 begons it. The interest provided by the company is the state of the interest provided by the company is the state of the interest provided by the company is the interest provided by the company is the company in the company in the company is the company in the company is the company in the company in the company in the company is the company in the company is the company in the company is the company in the company in the company in the company is the company in the company in the company in the company is the company in the company in the company in the company in the company is the company in the company
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- 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) omnths prior to the due detect of payment of interest. At present has a feducitibel if the aggregate amount of interest paid or payable during the financial year exceeds \$5,000-f (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 BEI will not be responsible for the same. Applicant can also fill form 15 G/H though Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds \$2,50,000 (Rupees five lass only) for senior citizens and \$5,00,000 (Rupees five lass only) for senior citizens and \$5,00,000 (Rupees five lass only) for super senior citizens (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 of all the deposits made under this plan during the financial year, Applicant will have to submit separate form 15G/H.
- separate form 15G/H.

 TDS is applied 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 1DS 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 lill maturity. Bet I will not be liable to payinterest on the 1DS which is deposited with IT department on quarterly basis. TDS is also deducted on unpaid interest accrued at the end of financial yearviz. 31st March.

 When interest amount is insufficient to recover IDS, the same will be recovered from the principal of the deposit.

 In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 1S (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be sent back to applicant's address mentioned on the Application within 1S (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.

 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 anotarized 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.

- 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 Company 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 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 (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 instructions insigned by all the connected deposit holder(s).

 iv) 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.

 v) The accompanying advertisement inviting fixed deposits forms part of the Deposit Application form.

 iv) Disputes, fix any arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.

- 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 from should be duly filled and signed by the applicant(s). The amount should be deposit application in a CS compliant account payer deeped rawn in favour of Baja Finance Ltd. A/c 00070350006738* Cearly 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 BR investment account, Application form along with copy of bank statement showing debt of funds and other required documents may be submitted with any of Company's branch or authorised distributors for investment showing debt to funds and other required documents may be submitted with any of Company's branch or authorised distributors for investment showing debt to funds and other required documents may be submitted with any of Company's branch or authorised distributors for investment showing debt to funds and other required documents may be submitted with any of Company's branch or authorised distributors for investment through NEFIZRIS, please use the following dealis: Beneficiary Name: Baja Finance Ltd. Bank acr on. ZBAJAFD (numerical account number is replaced by CMS Collection code ZBAJAFD), Account type: current account, Bank Name: Industrial Bank Ltd. ISCE: NBAJAFD (numerical account number is replaced by CMS Collection code ZBAJAFD). Account type: current account, Bank Name: Industrial Bank Ltd. ISCE: NBAJAFD (numerical account number is replaced by CMS Collection code ZBAJAFD). Account type: current account, Bank Name: Industrial Bank Ltd. ISCE: NBAJAFD (numerical account number is replaced by CMS Collection code ZBAJAFD).
- Natiman Point, Mumbal, Applications can also be more crimine by visuary or the websites or approaches properly or the websites of the properly of the properly

- 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 approach National Company taw Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 4000011.
 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 or the District level Consumers Disputes Redressal Forum or the District level Consumers Disputes Redressal Forum for relief. For any queries, visit our website hittps://www.bajidipserv.li/rede-his.select the 6-mail Us-ta band follow the directions to get your query resolved. You may also call BRI Customer Care at 8698010101 or visit our nearest branch. This is not a toll-free number and normal call charges will be applicable. ii)

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

	Know Yo	our Customer (KYC) and FATC	A/CRS Form	
*For an existing cu	stomer, the information and doc	uments furnished herein will super:	sede the information and docun	nents submitted earlier.
Type of applicant	☐ First ☐ Second			
Applicant Details	☐ Mr. ☐ Ms. ☐ Mrs.	Gender ☐ Male	☐ Female ☐ Transgender	
Name of applicant	FIRST	M I D D L E	LAST	
Father/Mother/Spou	se Name FIRST	M I D D L E	LAST	Recent Coloured Photograph
Current Addess				Pilotograph
				Please do not staple
			Pin Pin	
City City		State State		
Permanent Address	(tick here ☐ if permanent addre	ss is same as current address)		
			P	in
City		State		
Landline (STD Code)	Landline No.	Mobile (ma	andatory)	
Email ID				
	Up to Rs. 15 Lakhs 🔲 Rs. 15 Lakl	ns – Rs.50 Lakhs 🔲 above Rs.50 La	nkhs Marital Status Marri	ied □ Unmarried □ Other
FATCA/CRS declarated Are you a Citizen or Are you a Tax reside	national of any country outside I ent of any country outside India?	ndia? Yes 🗌 No 🗌 If Yes then pro	·	
Officially Valid Doc	ument			Deemed to be OVDs**
Proof of Identity (Po	Proof of Address (PoA)	Pol/ PoA No.	Expiry Date	Documents
Aadhaar* Valid Passport Valid Driving Lic Voter ID Card NREGA Job Card First 8 digits of Aadl must be blackened/r before submission to	Voter ID Card Letter issued by National Population Register NREGA Job Card	**********	********** D D M M Y Y Y Y D D M M Y Y Y Y *********** *************	Utility bill (not more than two months old) Property/Municipal tax receipt Pension or Family Pension Payment Orders (PPOs) Letter of allotment of accommodation from employer issued by SG/CG, Statutory/Regulatory bodies, PSU, SCB, FIs & Listed Co. and LL agreement with such employers allotting official accommodation
Applicant Consent	ed with current address within a period of three mont	ns or soorlitting decined OVUS		
I hereby state that all pa are true, correct and up	rticulars, information and details provided abo to date and I am obliged to keep BFL immedia	ove together with documents submitted to Bajaj tely updated of any change in the information pro eading or misrepresenting, I am aware that I will	ovided by me herein. In be solely held liable for	ignature/Thumb Impression
	edge, I confirm that this application is not in co ons issued by any Govt. or Statutory authority f	ntravention of any Act, Rules, Regulations or any rom time to time.	statute of legislation or Witness 1	
I consent for sharing my Asset Reconstruction an	information including KYC details with Centra	l KYC Records Registry (CKYCR) namely Central Reation Companies (CICs). Further to that I consent		♠ Name & Signature
I certify that the informa	tion provided above is in accordance with sect	ion 285BA of the Income Tax Act, 1961 read with R , any change in status of my citizenship, nationalit		Employee ID and sign

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 Yo	our Customer (KYC) and FATC	A/CRS Form		
*For an existing cu	stomer, the information and doc	uments furnished herein will super	sede the informatio	on and docume	ents submitted earlier.
Type of applicant	☐ First ☐ Second				
Applicant Details	☐ Mr. ☐ Ms. ☐ Mrs.	Gender Male	Female Tr	ransgender	
Name of applicant	FIRST	MIDDLE	LAST		
Father/Mother/Spou	se Name FIRST	M I D D L E	LA	ST	Recent Coloured Photograph
Current Addess					
					Please do not staple
			Pin Pin		
City		State State			
Permanent Address	(tick here ☐ if permanent addre	ss is same as current address)			
				Pin	
City City		State L			
Landline (STD Code)	Landline No.	Mobile (m	andatory)		
Email ID					
Qualification Qualification Grant Are you a Citizen or Are you a Tax reside	national of any country outside I nt of any country outside India? '	ivate sector Job	Politically Exposed	Retired d Person(PEP	☐ Professional
Officially Valid Doc	ument				Deemed to be OVDs**
Proof of Identity (Po	I) Proof of Address (PoA)	Pol/ PoA No.	Expiry Date	[Oocuments
Aadhaar* Valid Passport Valid Driving Lic Voter ID Card NREGA Job Card *First 8 digits of Aadh must be blackened/re before submission to	□ Voter ID Card □ Letter issued by National Population Register □ NREGA Job Card	**************************************	********** DD M M Y ********* *********************	Y Y Y Y C C **	Utility bill (not more than two months old) Property/Municipal tax receipt Pension or Family Pension Payment Orders (PPOs) Letter of allotment of accommodation from employer issued by SG/CG, Statutory/Regulatory bodies, PSU, SCB, Fls & Listed Co. and LL agreement with such employers allotting official accommodation
Applicant Consent/	d with current address within a period of three mont	ns or sammuning deerleg OAD2			
I hereby state that all pa are true, correct and up t case any of the above in it.	ticulars, information and details provided ab o date and I am obliged to keep BFL immedia ormation is found to be false or untrue or misl	ove together with documents submitted to Bajaj tely updated of any change in the information pr eading or misrepresenting, I am aware that I will	ovided by me herein. In be solely held liable for		gnature/Thumb Impression nb impression above:
any notifications/direction	ons issued by any Govt. or Statutory authority f			Witness 1	♠ Name & Signature
Asset Reconstruction an		I KYC Records Registry (CKYCR) namely Central R ation Companies (CICs). Further to that I consen ail address.		Witness 2	
		ion 285BA of the Income Tax Act, 1961 read with I any change in status of my citizenship, nationali		BFL Employee	★ Employee ID and sign

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 વાંયી 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 అర్ధం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	ମୁଁ/ଆୟେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାୟ/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର 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.

- (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.