BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY	LOAN AGAINST DEPOSIT AVAILABLE
'FAAA/Stable' rating by CRISIL and 'MAAA (Stable)' rating by ICRA.	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 14 June 2022)

For New/Existing Depositor:

	Interest rates on deposits						
Desired (except table 2)	Table 1						
Period (except table 2)	Cumulative	Non-cumulative			Cumulative		
	At Maturity	Monthly	Quarterly	Half Yearly	Annually		
12 - 23 months	5.85%	5.70%	5.73%	5.77%	5.85%		
24 - 35 months	6.60%	6.41%	6.44%	6.49%	6.60%		
36 - 60 months	7.20%	6.97%	7.01%	7.08%	7.20%		

		Inte	rest rates on depos	sits	
Period			Table 2		
Pellou	Cumulative	Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
15 months	6.05%	5.89%	5.92%	5.96%	6.05%
18 months	6.15%	5.98%	6.01%	6.06%	6.15%
22 months	6.30%	6.13%	6.16%	6.20%	6.30%
30 months	6.70%	6.50%	6.54%	6.59%	6.70%
33 months	6.95%	6.74%	6.78%	6.83%	6.95%
44 months	7.35%	7.11%	7.16%	7.22%	7.35%

For senior Citizen Deposits:

		Inte	rest rates on depos	its		
Dariad (aveant table 4)	Table 3					
Period (except table 4)	Cumulative	Non-cumulative				
	At Maturity	Monthly	Quarterly	Half Yearly	Annually	
12 - 23 months	6.10%	5.94%	5.97%	6.01%	6.10%	
24 - 35 months	6.85%	6.64%	6.68%	6.74%	6.85%	
36 - 60 months	7.45%	7.21%	7.25%	7.32%	7.45%	

		Inte	rest rates on depos	sits	
Period			Table 4		
Pellou	Cumulative	umulative Non-cumulative			
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
15 months	6.30%	6.13%	6.16%	6.20%	6.30%
18 months	6.40%	6.22%	6.25%	6.30%	6.40%
22 months	6.55%	6.36%	6.40%	6.45%	6.55%
30 months	6.95%	6.74%	6.78%	6.83%	6.95%
33 months	7.20%	6.97%	7.01%	7.08%	7.20%
44 months	7.60%	7.35%	7.39%	7.46%	7.60%

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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FIXED DEPOSIT SCHEMES

'FAAA/Stable' rating by CRISIL AND 'MAAA (Stable)' rating by ICRA.

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. 14th June 2022)

Table 1					
Period (except	Cumulative	_			
table 2)	At Maturity				
12 - 23 months	5.85%	5.70%	5.73%	5.77%	5.85%
24 - 35 months	6.60%	6.41%	6.44%	6.49%	6.60%
36 - 60 months	7.20%	6.97%	7.01%	7.08%	7.20%

- 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 m vary from the published card rate and will be decided on case to case basis b 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.
- 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 maturity date.
- inaturity 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 summitted at nearest torant or the company or sending by posty 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	ndalone)	Dividend
ended on	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 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 Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Service Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	ilidastilalist
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

Table 2						
Period	Cumulative		Non-Cumulative			
Pellod	At Maturity	Monthly	Quarterly	Half Yearly	Annual	
15 months	6.05%	5.89%	5.92%	5.96%	6.05%	
18 months	6.15%	5.98%	6.01%	6.06%	6.15%	
22 months	6.30%	6.13%	6.16%	6.20%	6.30%	
30 months	6.70%	6.50%	6.54%	6.59%	6.70%	
33 months	6.95%	6.74%	6.78%	6.83%	6.95%	
44 months	7.35%	7.11%	7.16%	7.22%	7.35%	

NAME	ADDRESS	OCCUPATION	
Shri Anami Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant	ŀ
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	J

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

	As at 31 March 2021	As at 31 March 2020
ASSETS	31 March 2021	31 March 2020
Financial assets		
Cash and cash equivalents	1.383.63	674.53
Bank balances other than cash and cash	2.13	4.83
equivalents	2.13	4.03
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
	1,38,338,89	1,38,003.57

Payables		
<u>Trade payables</u> -Total outstanding dues of micro enterprises and small enterprises -Total outstanding dues of creditors other than	0.27	0.30
micro enterprises and small enterprises		
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
Debt securities	43,071.71	41,713.77
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	101,615.33	105,692.36
Non-financial liabilities		
Current tax liabilities (net)	172.78	52.10
Provisions	136.56	78.87
Other pen financial liabilities	47F 40	26707

Total liabilities and equity	1.38.338.89	1,38,003,57
Total assets	35,938.74	31,813.21
Other equity	35,818.42	31,693.22
Equity share capital	120.32	119.99
Equity		
Total non-financial liabilities	784.82	498.00
Other non-financial liabilities	475.48	367.03

ntingent Liabilities (Standalone)	
	Ac at

Cor

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

Particulars	As at 31 March 2021	As at 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
- I. The aggregate dues from the facilities, both fund and non-fund based, extended to I. The aggregate dues from the facilities, both fund and non-tund 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 $\tau \leq 5.25$ Core (Bajaj Housing Finance Ltd. $- \tau \leq 3.5$ Ctg. Bajaj Housing Finance Ltd. $- \tau \leq 3.5$ Ctg. Bajaj Housing Allianz Ltfe Insurance Company Ltd. $- \tau \leq 3.1$ Ctg. Bajaj Finserv Direct Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Finserv Direct Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Finserv Pierd Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Finserv Direct Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Housidir Agency Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Hetcricki Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Housidir Agency Ltd. $- \tau \leq 0.25$ Ctg. Bajaj Hetcricki Ltd. $- \tau \leq 0.25$ Ctg. Jamnalal Sons Pvt. Ltd. $- \tau \leq 0.25$ Ctg. The Company has no overdue deposits other than unclaimed deposits.

The Company declares as under:

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

 v) The Financial position of the Companyas disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company of the torrectness 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 requisitions of the company.
- 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
- 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

Usanches 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, and 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, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Baerilly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Batinda, Bhavnagar, Bhilal, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calkut, Chalisgaon, Chadigarh, Chandrapur, Chennai, Chinidwara, Chikhlir, Chiplun, Chitradurga, Chitaranjan, Chopda, Cochin, Coirmbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Charanjaran, Chappur, Bluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Ladida, Halol, Hassan, Haveri, Himatnagar, Hoshanpada, Moshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jajour, Jalandhar, Jalgaon, Jalpaigur, Jammu, Jammagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kakinada, Kalka, Kannur, Kapur, Kapurthala, Karad, Karakiudi, Karnal, Karunagappally, Karu, Karaya, Kalni, Khamgaon, Khandwa, Kharaggur, Kola, Kohlapur, Kolatako, Kolam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatham, Madurai, Mandya, Mangalove, Mapaya, Mangoo, Mehsana, Moga, Maoth, Mumbai, Mysore, Nabha, Nadad Nagarcul, Nagpur, Namakal, Nanded, Nandurbar, Nashik, Nasha, Nahada Nagarcul, Nagpur, Namakal, Nanded, Nandurbar, Nashik, Nasha, Koha, Pungangir, Rewa, Rohaka, Pripalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Raiphmundry, Raigurunagar, Rajkot, Rajapur, Panihapr, Viranasi, vidhaka, Vijaga, Vizianaji, Rewa, Rohaka, Ropara, Kontekla,

- Locations where minimum deposits zies 1s 75000 (not eligible for online investment)
 Gujarat Bujetha, Kahanva, Khaparwada, Nandarkha, Sunevkalla, Amadpore, Asarma, Darapura, Dungti, Godavadi, Harangam, Kotambi, Sarvani, Vanskui, Balda, Bhathi Karambel, Jitali, Umra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari, Pathri, Karmal, Handod Chokdi
- b) Maharashtta Baragaon Pimpri, Kharde, Manjrod, Jatoda, Mehergaon, Somthane, Odha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur, Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Vadjai, Indawe, Vinchur, Devbhane, Deur Budruk, Pandhurli

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 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.

for Bajaj Finance Limited

Rajeev Jain, Managing Director

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 Bajaj 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/UTR No	que mandatory for online transfer of funds date DDMMMYYYYY						
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)					
tory] 1,00,000] 3,00,000			12 15 18 24 30 33 44 60 (Recomm other tenor	36						
Other Other Interest Payout Instruction Other tenor												
	Cumulative Schen At maturity ale (Recommende maximum sav	ongwith principal		ve Scheme Half-yearly Monthly	Renew Principal + Interest (recommended) Renew Principal only Pay at maturity (default if not selected)							
			·		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. 					

First Applicant Details (mandatory)																									
New Customer (please fill in the	KYC form given i	n page 6)																							
Existing Customer (Customer ID)		h = f = = = d =	- Final F							epos			- 4 - 11 -				- 1-11-			10)))				
If you are an existing BFL customer, you In case of existing customer, if there is											Perso	nai d	etails	USIF	ig you	Jr m	iobile	nur	mber	and C)IP t	o log	IN.		
I hereby confirm that there is no		status (i.e.	my Ident	ity and A	ddress d	locum	nents)	and t	thes	e are :	same	as p	er my	/ KYC	docu	me	nts (to	owa	ards ic	lentit	y an	d add	Iress		
proof) submitted to Bajaj Finance CKYCR No./ KIN (KYC Identifier/ KYC		mandaton	٨														tual fu						m the	AMC.	
Name Mr. Ms. Mrs.	F I R	ST	') <u> </u>		I M		D D	$\frac{1}{1}$	F		+		_ \ _ \ \	You		a ge	et it from	m yo	our cred	lit card	ISSU	er			
Address					1 111			<u> </u>	-		\pm	+			- /	1	J 1	+	+	+			+		4
> Address								+			+					+		+	+				\pm		
Guardian's Name (if applicant is minor)	E I D	СТ			M		D D		Г		+					Λ.	СТ	_	+	+			+		more steps
	FIIR	5 1							E		_				L /	A	5 1								Ste
Applicant's Date of birth DDM		Y Appl	icant's,	/Guard	an's M	obile	e No																		DS
PAN/Form 60 (in absence of allotment of	,									an's															
TDS waiver Yes. I am attaching				_					_	_			_											i T&C.	
	tive of Director				_	mot	er of			Em				Se	nior	Citi	zen	(60	yea	rs or	ab	ove)			
	eholder (DP/Cl)		Mei	mber				L n:	4										
Note: In case of Relative of director: I Power of Attorney (POA) details, as a			- KYC for	m niver	in nan	2 6)				. Kela	HOII	SHIP	WILI	וט וו	recto)I_									
Name Mr. Ms. Mrs.	F I R	S T		givel	M		D D	L	Е						L	A	ST	-							
			AN/For	m 60		+	Ŧ	Ť		\Box	+														
Butte of Billin			7																						_
Second Applicant Details																									
New Customer (please fill in the	KYC form given i	n page 6)																							
Existing Customer (Customer ID)										epos															
If you are an existing BFL customer, you In case of existing customer, if there is											Perso	nal d	etails	usir	ıg you	ır m	obile	nur	mber	and C)TP t	o log	in.		
I hereby confirm that there is no	change in my KYC								_		same	as p	er my	KYC	docu	me	nts (to	owa	rds ic	lentit	y an	d add	Iress		
proof) submitted to Bajaj Finance			,											If yo	ou are a	a mu	tual fui	nd in	vestor	you w	rill ge	t it fro	m the	AMC.	L
CKYCR No./ KIN (KYC Identifier/ KYC			/)					1.			_			You	can als	0 ge	et it fro	m yo	our cred	dit card	issu	er			
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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.
- I/we authorise BFL, its group companies, affiliates, business associates and their respective representatives to send promotional communications regarding fixed deposits, loans, insurance and third-party products and services, through electronic media, including through telephone calls/SMSs/emails/post/WhatsApp etc.

Signature/thumb impression of all applicants:





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 Deposit is opened by Power of Attorney ('POA') holder on the basis of valid and subsisting POA, it shall be the sole responsibility of the Applicant to immediately inform BFL about any deviation/modification/changes in the POA and shall indemnify BFL if any action is taken against BFL in relation thereto.

JOINT DEPOSITS

- JOINT DEPOSITS:
 Application may be made in joint names subject to a maximum of two applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company, and (c) meet the 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 an 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 and the physical Fixed Deposit Receipts ("FDR") will be sent to email id and couriered to the depositor's address,
- Specifively, as mentioned in the Application Form by Depositor(s).

 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 vised KYC documents/ updated status to BFL, failling which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said nance in KYC.
- sit(s) are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the
- Deposings are not instructioned and non-assignation. Into planty the non-appoints for Deposings and Confidence and Confidence

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

 INTEREST:

 INTEREST:

 Individual applicants or primary applicants falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of up to 0.25% p.a. on Deposit amount of up to 7.5 (five) crore; and of the control of posits for more than 8.5 (or 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).

 Subject to approved of Application by PBFL, Interest spayable 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 Unids to the Customer, (b) the date of receipt of the funds by BFL where in case the deposit is placed through acties partner portal and, where payment gateway/payment aggregator enabled by of such associate partners are is used; and (c) the date of realization of amount by BFL, where the payment is nade by the quee or any other mode.

 The dates for interest payments are as follows:

 1. Increase Of Non-Cumulative Deposits. All states of month.

 2. Is all yearly interest payments. 31st March, 30th June, 30th September

 4. Annual interest payments. 31st March, and by the payments. 31st March, and by the payments. 31st March, and by the payments. 31st March and 30th September

 4. Annual interest payments. 31st March and 30th September

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 4. Annual interest payments. 31st March and 30th September

 4. Annual interest payments. 31st March and 30th September

 4. Annual interest payments. 31st March and 30th September

 5. Interest calculation methodology

 6. Interest calculation methodology

 7. In the purpose of
- 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 so wonto be opened under cumulative deposit scheme for a period of 60 (stay). In case 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 instruction 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.

- Nominations:

 Nomination is available to the individual applicants 6 sole proprietorship only and not available for other entities. For availing the nominating cality, the applicant(s) is/are required to furnish the nominae details in this application form or applicant will be required to submit a duly filled form 1" as prescribed by Reserve Bank of India. The "Form OA 1" is available in the branches of the Company's Company's website https://www.bajajinseev.in/fixed-deposit-terms-and-conditions ("Website"). Nomination made by the depositor/applicant(s) in the manner prescrib
- https://www.supinite.to.in/mec.decpoin.rem/and/ordoin/doints/ (New England) in the Septimble of the Septimbl

- PAYMANT AND RENEWAL OF DEPOSIT

 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 deposit holder(s) (jointly, if applicable), in writing, to the Company from time to time by way of NETFOR NEGS, in case of any rejection of such instruction for NETF, RES due to any reason, the Company will dispatch the cheque of such payment in favour of the Depositors 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. In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Depositor 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 the regard. In the event there is no nomination by the sole depositor, the Depositor, almount including interest thereon will be transferred to the legal heris 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 the satisfaction of the Company, in the case of joint depositors, the nominee's right to receive 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.
- 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 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. In case of renewal, if specific tenure is not mentioned, renewal will be done for same term as that of the maturing Fixed Deposit.
- In case where the depositor has opted for renewal of deposit through this application form, however, whise to cancel the renewal request, the cancelation 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/ counter to the Company and the company at the company and the company are considered by a consideration of the dependent financial 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

- 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 will have to be given by all depositor(s).

 Deposits may be withdrawal prior to the date of maturity subject to the requilations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (michalding death cases) is subject to the following conditions:

 (a) Up to 3 (there) 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 of the deceased of the positions of the Company of depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documen satisfaction of the Company.

 After 3 (three) months but before 6 (six) months from the date of the Deposit. Withdrawal of the Deposit will be permitted. However, Internot be payable.

 - 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 (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 a featured as period before the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate swill be calculated as per tables t and so napage 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 on rates as applicable for previous months stab.
 Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the deposito, before premature withdrawal of Deposit(s), shall not be redunded in any circumstance whatsoever.

 The prematurity proceeds will be credited in the same bank account as mentioned in the F0 application form or such other bank account intimated by the deposit holder in writint to BF1, subsequently.

- The prematurity proceeds will be credited in t deposit holder in writing to BFL subsequently.

LOAN AGAINST PURLIC DEPOSIT-

- To an against the deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfilment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date 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. In case application for loan against deposit is made through physical application form, then original FDR needs to be submitted to BFL alongwith the application form. When the application for loan against deposit is made either through offline or online mode, lien will be marked on the Deposit till all the outstanding dues under the said loan against deposit are duly repeal by the Depositorly. The loan amount will be credited in the same bank account registered with BFL.

- 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 (two) months prior to the due date of payment of interest, at present axis is deductible 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 in 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 though Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds \$2,500.00 (Rupees two lasts of this housand only) for non-serior citizers, 600.00 (Rupees five last only) for sepices two lasts of the housand only) for non-serior citizers, 600.000 (Rupees five lasts only) for sepices two lasts of the housand only) for non-serior citizers, 600.000 (Rupees five lasts only) for sepices two lasts of the housand only for non-serior citizers, 600.000 (Rupees five lasts only) for sepices from the first of the pagin for the pag
- application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submiseparate form ISG/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 ITDS 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. BH will not be liable to pay interest on the ITDS which is deposited with IT department on quarterly basis.

 TDS is also deducted on unpaid interest accruzed at the end of financial year viz. 31st March.

 When interest amounts 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 15 (fifteen) days. For all RTC (electum 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.

- runner notice to the applicant. In the positions, 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 deposit roll only only propriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.

 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
- carry out such modifications.

 vii) The Company will see and 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 (fen) days of such failure of transmission.

 viii) Any change in the address, small 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 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.

 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.

- HOW TO APPLY

 Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
 The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposit application in a CS compliant account payee the eque drawn in favour of Baja ji Finance Ltd. A/c 00070350006738' clearly stating the deposit amount along with the application number on the rear side of the cheque.

 In case of investment through cheque, application form along with the cheque and required documents may be submitted with any of Company's branch or authorised distributors. In case Deposit is being placed through direct credit to the BEI 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 of funds and other required documents may be submitted with any of Company's branch or antimorised distributors for investment showing debt of funds and other required documents may be submitted with any of Company's branch or antimorised distributors for investment through NET/RTGS, please use the following details: Beneficiary Name: Baja Finance Ltd, Bank ace no.: ZBAJAJFD (numerical account number is replaced by CMS Collection code ZBAJAJFD). Account type: current account, Bank Name: Industrial Bank Ltd, IFSC: NBAJAJFD (numerical account number is replaced by CMS Collection code ZBAJAFD). Account type: current account, Bank Name: Industrial Bank Ltd, IFSC: NBAJAFD (numerical account number is replaced by CMS Collection code ZBAJAFD). Account type: current account, Bank Name: Industrial Bank Ltd, IFSC: NBAJAFD (numerical account number is replaced by CMS Collection code ZBAJAFD).
- Natiman Point, Mumbal, Applications can also use more unince or young in the websites or applications are given by a property of the policy of

IMPORTANT INFORMATION

- payment of the Deposit or part thereof as per the terms and conditions of such Deposit, the dep
- Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.

 In case of any deficiency by the Company in servicing its Deposit, the deposition may approach the National Consumers Disputes Rediessal Forum in the State Level Consumers Disputes Rediessal Forum of the Center of the Consumers Disputes Rediessal Forum in Foundation (Foundation of the Consumers Disputes Rediessal Forum in Foundation (Foundation of the Consumers Disputes Rediessal Forum Foundation (Foundation of the Consumers) (Foundatio

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

இந்த விண்ணப்பம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு Tamil தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம். 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 Punjabi ਹਾਂ ਕਿ ਸਾਨੂੰ ਇਸ ਦੀ ਸਮਝ ਲੱਗ ਗਈ ਹੈ। 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 Urdu وضاحت کردی گئی ہے اور میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ میں/ہم نے اسے سمجھ لیا ہے۔ ഈ അപേക്ഷ / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എന്നിക്ക്/ഞങ്ങൾക്ക് Malayalam ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു. આથી હું/અમે એ વાતની પૃષ્ટિ કરીએ છીએ કે, આ અરજી/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં Gujarati આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ. ఈ అపికేషన్/నియమ నిబందనలోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని Telugu మరియు నేను/మేము దీనిని అర్ధం చేసుకున్నా మని నేను/మేము ధృవీకరిస్తున్నాం. ମୁଁ/ଆୟେ ସ୍ୱୀକାର କରୁଅଛ୍ଟ ଯେ ଏହି ଦରଖାୟ/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ଟ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ Oriya ତାହାକ ବଝିଥିବା ସମ୍ମତି ଜଣାଉଛ । ಈ ಮೂಲಕ ನಾನು/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು Kannada ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ. मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/नियम व अटींमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात Marathi आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते. মই/আমি নিশ্চিতি কৰিছো যে এই আৱেদন / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই Assamese

Signature of First Applicant/Guardian

★ Signature of Second Applicant/Guardian

বিষয়ে সবিশেষ অসমীয়াত বাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্ৰদান কৰিলো৷

ह्या अर्जाची/नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी

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.

हांव/आमी ती समजलां/समजल्यात म्हण खात्री दितां/दितात.

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

Konkani

- (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.

