

# 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:

Period (except table 2)	Interest rates on deposits				
	Table 1				
	Cumulative	Non-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%

Period	Interest rates on deposits				
	Table 2				
	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:

Period (except table 4)	Interest rates on deposits				
	Table 3				
	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%

Period	Interest rates on deposits				
	Table 4				
	Cumulative	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.



# DEPOSIT APPLICATION FORM (Resident Individual)

## BAJAJ FINANCE LIMITED

Date \_\_\_\_\_ Place \_\_\_\_\_ Code \_\_\_\_\_ Sub Code \_\_\_\_\_ Sourcing Channel: \_\_\_\_\_ SFDC Ref. No. \_\_\_\_\_ Application Form No. \_\_\_\_\_

To be filled by Bajaj Finance Ltd employee or authorised distributor

I/We apply for  fresh or  renewal (old deposit ID \_\_\_\_\_) of deposit

### Mode of Payment (Not applicable for renewal application)

RTGS/NEFT/IMPS

Beneficiary Name: **Bajaj Finance FD**,  
IFSC: **INDB0000006** (all the 6 digits after B are zeroes)  
Bank A/c No.: **ZBAJAJFD** (No space in Z, Bajaj & FD)#  
Bank Name: **IndusInd Bank, Nariman Point, Mumbai**

Note: Cancelled cheque mandatory for online transfer of funds

Cheque/UTR No. \_\_\_\_\_

Cheque/Transaction date

Bank Account No.

IFSC

Bank Name \_\_\_\_\_

Branch \_\_\_\_\_

#Numerical account number replaced with IndusInd Bank exclusive collection code - "ZBAJAJFD".

### Interest and redemption payment instruction [Bank account in my/our name]

Pay in the investment account mentioned above OR

Pay in different bank account as mentioned below (cancelled cheque copy is mandatory)

Bank Account No.

IFSC

Bank Name \_\_\_\_\_

Branch \_\_\_\_\_

### Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)
<input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000 <input type="checkbox"/> 2,00,000 <input type="checkbox"/> 3,00,000 <input type="checkbox"/> 5,00,000 <input type="checkbox"/> Other <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	_____	<input type="checkbox"/> 12 <input type="checkbox"/> 15 <input type="checkbox"/> 18 <input type="checkbox"/> 22 <input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 33 <input type="checkbox"/> 36 <input type="checkbox"/> 44 <input type="checkbox"/> 60 (Recommended) <input type="checkbox"/> <input type="text"/> <input type="text"/> other tenor	_____

### Interest Payout Instruction

#### Cumulative Scheme

At maturity alongwith principal  
(Recommended for maximum savings)

#### Non-Cumulative Scheme

Annually    Half-yearly  
 Quarterly    Monthly

### Instruction on maturity

Renew Principal + Interest (recommended)  
 Renew Principal only  
 Pay at maturity (default if not selected)

Deposit payable to:  First Holder    Anyone or Survivor    Either or Survivor

Note: First Holder will be treated as default option in case of single applicant or in case no option chosen.

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

### After filling this form, what next?

Step 1	Step 2	Step 3	In case you don't hear from us...
Day 1	Day 2-3	Day 3-4	
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt	
Completed application form to be submitted at Bajaj Finance branch or with Authorised Partner.	Fixed Deposit Acknowledgement (FDA) will be sent on your registered mobile number and email ID from noreply@bajajfinserv.in.	Fixed Deposit Receipt is dispatched to you after completion of step 1 and 2.	There could be a possibility of application on hold due to documents pending or discrepancy in payment details.
💡 - In case being assisted by Bajaj Finance representative/ authorised partner, please check with them if form is submitted at Bajaj Finance branch.	💡 - You should expect the acknowledgement within 2 days after completion of step 1.	💡 - Physical FDR is dispatched to the registered communication address within 3-4 days. Additionally a digital FDR is sent on your registered email ID.	💡 - Request you to contact your Bajaj Finance representative/ authorised partner.

**First Applicant Details (mandatory)**
 New Customer (please fill in the KYC form given in page 6)  
 Existing Customer (Customer ID)  Or Deposit ID 

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 6. Or

I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

**CKYCR No./ KIN (KYC Identifier/ KYC Number)** (non-mandatory)  If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

**Name**  Mr.  Ms.  Mrs.  F I R S T  M I D D L E  L A S T

**Address**

**Guardian's Name** (if applicant is minor)  F I R S T  M I D D L E  L A S T

**Applicant's Date of birth**  D D M M Y Y Y Y **Applicant's/Guardian's Mobile No.**

**PAN/Form 60** (in absence of allotment of PAN)  **Applicant's/Guardian's Email ID**

**TDS waiver**  Yes. I am attaching applicable form 15 G/H **Note:** you can also update forms 15 G/H later through our customer service portal Experia. Refer clause 9 (i), (ii) and (iii) in T&C.

**Category** (tick as applicable)  Relative of Director  Director of BFL  Promoter of BFL  Employee  Senior Citizen (60 years or above)  
 Shareholder (DP/Client ID )  Member of Public

**Note:** In case of Relative of director: Name of Director  Relationship with Director

**Power of Attorney (POA) details, as applicable** (please fill in the KYC form given in page 6)

**Name**  Mr.  Ms.  Mrs.  F I R S T  M I D D L E  L A S T

**Date of birth**  D D M M Y Y Y Y **PAN/Form 60**

Mandatory

4 more steps

**Second Applicant Details**
 New Customer (please fill in the KYC form given in page 6)  
 Existing Customer (Customer ID)  Or Deposit ID 

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 6. Or

I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

**CKYCR No./ KIN (KYC Identifier/ KYC Number)** (non-mandatory)  If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

**Name**  Mr.  Ms.  Mrs.  F I R S T  M I D D L E  L A S T

**Address**

**Guardian's Name** (if applicant is minor)  F I R S T  M I D D L E  L A S T

**Applicant's Date of birth**  D D M M Y Y Y Y **Applicant's/Guardian's Mobile No.**

**PAN/Form 60** (in absence of allotment of PAN)  **Applicant's/Guardian's Email ID**

**Category** (tick as applicable)  Relative of Director  Director of BFL  Promoter of BFL  Employee  Senior Citizen (60 years or above)  
 Shareholder (DP/Client ID )  Member of Public

**Note:** In case of Relative of director: Name of Director  Relationship with Director

**Nomination to Deposit: Form DA 1: u/s 45 QB of RBI Act 1934 (Highly recommended to nominate)**

Should you need time to make up your mind, you can nominate later

I/We above named depositors do not wish to nominate

I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Bajaj Finance Limited

1. \*Name & Address of the Nominee  Relationship with depositor

Please enter Date of Birth of the Nominee in DD/MM/YYYY  D D M M Y Y Y Y Mobile number of nominee

Email ID of Nominee

2. \*As the Nominee is minor on this date, I/We appoint (Guardian Name  age   
 address

to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee

**Do you know:** Once nominee becomes major, the guardian details become null and void

**Signature/thumb impression of all applicants:**

Mandatory for first applicant/guardian

Mandatory for second applicant/guardian

3 more steps

2 more steps

**Thank you for trusting us**

**Application Acknowledgement (Please see overleaf)**

Application Number

Name of Applicant  F I R S T  M I D D L E  L A S T

Cheque/UTR No.  Amount INR  Tenor  Months

ROI\*  % Bank name  Branch  Account type

Bank account No.  IFSC  Transaction date  D D M M Y Y Y Y

Write to us at [wecare@bajajinserv.in](mailto:wecare@bajajinserv.in) or call our IVR on **8698 01 01 01**

This application acknowledgement is valid only till the issuance / rejection of the Fixed Deposit Receipt

For BAJAJ FINANCE LTD

\*Interest payable on a Deposit will be calculated from the date of receipt/realization of amount by BFL



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

## Know Your Customer (KYC) and FATCA/CRS Form

\*For an existing customer, the information and documents furnished herein will supersede the information and documents submitted earlier.

**Type of applicant**  First  Second

**Applicant Details**  Mr.  Ms.  Mrs. **Gender**  Male  Female  Transgender

**Name of applicant**  F  I  R  S  T     M  I  D  D  L  E     L  A  S  T

**Father/Mother/Spouse Name**  F  I  R  S  T     M  I  D  D  L  E     L  A  S  T

**Current Address**   
  
 **Pin**

**City**  **State**

**Permanent Address** (tick here  if permanent address is same as current address)   
  
 **Pin**

**City**  **State**

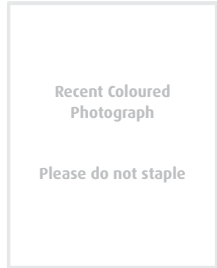
**Landline (STD Code)**  **Landline No.**  **Mobile (mandatory)**

**Email ID**

**Annual income**  Up to Rs. 15 Lakhs  Rs. 15 Lakhs – Rs.50 Lakhs  above Rs.50 Lakhs **Marital Status**  Married  Unmarried  Others

**Occupation**  Self-employed/Business  Private sector Job  Public Sector Job  Govt. Job  Retired  Professional  
 Housewife  Student  Others

**Qualification**  Undergraduate  Graduate  Post-Graduate  Others **Politically Exposed Person(PEP)**  **Relative of PEP**



### FATCA/CRS declaration

Are you a Citizen or national of any country outside India? Yes  No  If Yes then provide country \_\_\_\_\_

Are you a Tax resident of any country outside India? Yes  No

If Yes, please provide country \_\_\_\_\_ and Tax identification No (TIN) or functional equivalent \_\_\_\_\_

**Country of Birth**  **City of Birth**

### Officially Valid Document

### Deemed to be OVDs\*\*

Proof of Identity (PoI)	Proof of Address (PoA)	PoI/ PoA No.	Expiry Date	Documents
<input type="checkbox"/> Aadhaar* <input type="checkbox"/> Valid Passport <input type="checkbox"/> Valid Driving Licence <input type="checkbox"/> Voter ID Card <input type="checkbox"/> NREGA Job Card <small>*First 8 digits of Aadhaar No. must be blackened/redacted before submission to BFL</small>	<input type="checkbox"/> Aadhaar* <input type="checkbox"/> Valid Passport <input type="checkbox"/> Valid Driving Licence <input type="checkbox"/> Voter ID Card <input type="checkbox"/> Letter issued by National Population Register <input type="checkbox"/> NREGA Job Card	***** <input type="text"/> <input type="text"/> ***** *****	***** DD MM YYYY DD MM YYYY ***** ***** *****	<input type="checkbox"/> Utility bill (not more than <b>two months</b> old) <input type="checkbox"/> Property/Municipal tax receipt <input type="checkbox"/> Pension or Family Pension Payment Orders (PPOs) <input type="checkbox"/> 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

\*\*Customer shall submit OVD updated with current address within a period of **three months** of submitting deemed OVDs

### Applicant Consent/ Confirmation

- I 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 am obliged to keep BFL immediately updated of any change in the information provided by me herein. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I will be solely held liable for it.
- To the best of my knowledge, I confirm that this application is not in contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any Govt. or Statutory authority from time to time.
- I consent for sharing my information including KYC details with Central KYC Records Registry (CKYCR) namely Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) and Credit Information Companies (CICs). Further to that I consent to receive information from CKYCR through SMS/ E-mail on the above registered number/ e-mail address.
- I certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I undertake to inform BFL timely and in writing, any change in status of my citizenship, nationality or tax residence.



Applicant's Signature/Thumb Impression

In case of thumb impression above:

Witness 1



Name & Signature

Witness 2



Name & Signature

BFL Employee





Employee ID and sign

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

## Vernacular Declaration Form

English	<input type="checkbox"/>	I/We confirm that the content of this Application / Terms and Conditions were read out and explained to me / us in English and I/We confirm to have understood the same.
Hindi	<input type="checkbox"/>	मैं/हम यह पुष्टि करता हूँ/करती हूँ/करते हैं कि इस आवेदन/नियम एवं शर्तों की सामग्री को हिंदी में पढ़ कर मुझे/हमें समझाया गया था और मैं/हम उनके समझने की पुष्टि करता हूँ/करती हूँ/करते हैं।
Bengali	<input type="checkbox"/>	আমি / আমরা নিশ্চিত করছি যে এই আবেদন / নিয়ম এবং শর্তাবলী সম্পর্কে বিস্তারিত সামগ্রীটি পড়েছি এবং আমাকে / আমাদের সেটা বাংলায় ব্যাখ্যা করে বোঝানো হয়েছে এবং আমি / আমরা এটিকে বুঝেছি বলে নিশ্চয়তা প্রদান করছি
Tamil	<input type="checkbox"/>	இந்த விண்ணப்பம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தய்மில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	मैं/असिं पुसती वरदे हं कि इस बिदे-पत्र/निजम अउ शरतं दी समग्री मैठुं/सठुं पंजाबी विंच पड़ु वे सुहायी गयी अउ समझायी गयी सी अउ मै/असिं पुसती वरदे हं कि सठुं इस दी समझ र्ग गयी है।
Urdu	<input type="checkbox"/>	میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست/ شرائط و ضوابط کے متن کو مجھے/ہمیں انگریزی میں پڑھ کر سنا دیا گیا ہے اور اس کی وضاحت کردی گئی ہے اور میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ میں/ہم نے اسے سمجھ لیا ہے۔
Malayalam	<input type="checkbox"/>	ഈ അപേക്ഷ / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്കു/ഞങ്ങൾക്ക് വായിച്ചുതരികയും മലയാളത്തിൽ എനിക്കു/ഞങ്ങൾക്ക് വിശദീകരിച്ചുതരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്കു/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	<input type="checkbox"/>	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.
Telugu	<input type="checkbox"/>	ఈ అప్లికేషన్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్థం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ମୁଁ/ଆମେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାସ୍ତ/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆମେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତ କରୁଅଛୁ ।
Kannada	<input type="checkbox"/>	ಈ ಮೂಲಕ ನಾನು/ಪತ್ನಿದಲಿರುವ ನಿಯಮ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/नियम व अटीमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	<input type="checkbox"/>	মই/আমি নিশ্চিত কৰিছো যে এই আবেদন / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত ব্যাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্রদান কৰিলো।
Konkani	<input type="checkbox"/>	ह्या अर्जाची/नेम आनी अटीची सामुग्री कोंकणी भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

 Signature of First Applicant/Guardian

 Signature of Second Applicant/Guardian

### KYC DOCUMENTATION FOR OPENING ACCOUNT

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

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

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

In case of OVD does not have Current Address of the client, obtain below listed documents which are treated as Deemed to be Officially Valid Documents (DOVD) for the limited purpose of Proof of Address.

- (1) Utility bill, in the name of the client, which is not more than two months old of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill).
- (2) Property or Municipal tax receipt.
- (3) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address .
- (4) Letter of Allotment of Accommodation from Employer issued by State Government or Central Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions, and Listed Companies and Leave & License Agreements with such employers allotting official accommodation.

In case a client submits Deemed to be OVD (DOVD) towards current Address, client must submit an OVD mentioned in (A)(3), updated with Current Address, within three months of submission of the DOVD.

**THIS PAGE HAS BEEN  
INTENTIONALLY LEFT BLANK**