



**DEPOSIT APPLICATION FORM (Resident Individual)**  
**BAJAJ FINANCE LIMITED**



112234

In case of renewal of deposits, Please fill in fields in italics

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

Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 01 February 2021)

For new customers:

%p.a.

For senior citizens:

%p.a.

Tenure in months	Minimum deposit (in ₹)	Cumulative	Non Cumulative			
			Monthly	Quarterly	Half Yearly	Annual
12-23	25,000	6.15%	5.98%	6.01%	6.06%	6.15%
24-35		6.60%	6.41%	6.44%	6.49%	6.60%
36-60		7.00%	6.79%	6.82%	6.88%	7.00%

Tenure in months	Minimum deposit (in ₹)	Cumulative	Non Cumulative			
			Monthly	Quarterly	Half Yearly	Annual
12-23	25,000	6.40%	6.22%	6.25%	6.30%	6.40%
24-35		6.85%	6.64%	6.68%	6.74%	6.85%
36-60		7.25%	7.02%	7.06%	7.12%	7.25%

Individual depositor applying for deposit through online mode (end to end) will be eligible for additional interest upto 0.10% p.a. over and above the rate for new customers.

Deposit Type:  Fresh  Renewal (old deposit ID. \_\_\_\_\_)

**Mode of Deposit**

(funds to be deposited in favour of **Beneficiary Name: Bajaj Finance Ltd, Bank Account Number: 00070350006738, Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Bank branch: 885, Bhandarkar Road, Pune-411004**)

**Cheque** (Cheque no. \_\_\_\_\_ ) **Bank and branch name** \_\_\_\_\_

**Debit card** Name of debit cardholder \_\_\_\_\_  
 (RRN No. \_\_\_\_\_ ) **Transaction date**

**NEFT/RTGS** (UTR No. \_\_\_\_\_ ) **Transaction date**

I want to receive interest and maturity proceeds in below Bank account (cancelled cheque required)

**Bank name** \_\_\_\_\_ **Branch** \_\_\_\_\_

**Bank account number** \_\_\_\_\_ **Account type** \_\_\_\_\_

**IFSC** \_\_\_\_\_

^Statement showing debit of funds is mandatory. Bank account statement is required in case the account holder's name is not mentioned on the cheque.

**Category**

Relative of Director^  Director or Promoter of BFL  Shareholder (DP/Client ID) \_\_\_\_\_  Employee

SENIOR CITIZENS (60 years & above)  Yes  No

**DEPOSIT PAYABLE TO:**  First Holder or Survivor (First Holder in case of deposit in single name)  Either or Survivor

^In case of any amount received from a relative of director of the Bajaj Finance Ltd, declaration to be submitted, in this regard.

FDR delivery  Hand delivery  Courier on my address registered with BFL

Single deposit (Depositor needs to fill in information only in the first row and write "1" in column A) OR  Multiple deposit^

No. of FDs	Deposit Amt (Rs.) per FD	Deposit Amt (in words) per FD	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for non-cumulative option)	Maturity Instruction	Scheme (to be filled in by BFL representative)
A	B	C	D=A X B	E	F	G	H	I
					<input type="checkbox"/> Cumulative Or		<input type="checkbox"/> Renew principal+ interest	
					<input type="checkbox"/> Non-cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Renew only principal <input type="checkbox"/> Payout	
					<input type="checkbox"/> Cumulative Or		<input type="checkbox"/> Renew principal+ interest	
					<input type="checkbox"/> Non-cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Renew only principal <input type="checkbox"/> Payout	
					<input type="checkbox"/> Cumulative Or		<input type="checkbox"/> Renew principal+ interest	
					<input type="checkbox"/> Non-cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Renew only principal <input type="checkbox"/> Payout	
Max 5								

^Applicable only for payment made through a single cheque only.

**First Applicant Details (mandatory)**

New Customer (please fill in attached KYC form)

Existing Customer (Customer ID/Deposit No./Loan Account No.)

Please fill in attached KYC form in case of change in previously submitted information

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

Guardian's Name (if applicant is minor) 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 Mobile No. Email

CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN)

TDS waiver  Yes (attach applicable form 15 G/H)

**Second Applicant Details (Can not be minor)**

New Customer (please fill in attached KYC form)

Existing Customer (Customer ID/Deposit No./Loan Account No.)

Please fill in attached KYC form in case of change in previously submitted information

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 Mobile No. Email

CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)

**Third Applicant Details (Can not be minor)**

New Customer (please fill in attached KYC form)

Existing Customer (Customer ID/Deposit No./Loan Account No.)

Please fill in attached KYC form in case of change in previously submitted information

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 Mobile No. Email

CKYCR No./ KIN PAN/Form 60 (in absence of allotment of PAN) (mandatory)

**Nomination to Deposit: Form DA 1: u/s 45 QB of RBI Act 1934**

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

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

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

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

Mandatory First Applicant Mandatory for second applicant Mandatory for third applicant

First Applicant Second Applicant Third Applicant

\*Two Witnesses Name & Signature 1. 2.

\*Witness required in case if thumb impression is affixed by Applicant(s), Name of nominee should be same as that appearing on valid ID Proof of the nominee. The contents of the application form were explained to the applicant/ co applicant in ..... language.

signature and employee code of sourcing employee

# 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

## FIXED DEPOSIT SCHEMES

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

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

### Annualised rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. February 01, 2021)

Tenor in months	Minimum deposit (in Rs.)	Cumulative	Non-Cumulative			
			Monthly	Quarterly	Half Yearly	Annual
12 - 23	25,000	6.15%	5.98%	6.01%	6.06%	6.15%
24 - 35		6.60%	6.41%	6.44%	6.49%	6.60%
36 - 60		7.00%	6.79%	6.82%	6.88%	7.00%

a) Minimum deposit size is as specified above.

b) (i) 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 of upto 0.25% p.a. on per Deposit amount of up to ₹5 (five) crore;

(ii) Individual depositor applying for deposit through BFL online link <https://www.bajajfinserv.in/fixd-deposit-application-form?productName=FD> (where entire journey is concluded through online mode) will be eligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;

Depositor will be eligible for only one of the special category benefits mentioned above in point no.(b)(i) to (ii).

c) Depositor(s) (individual depositors only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate will be over and above the applicable rate of interest/card rate. In case of online renewal, only renewal benefit will be applicable.

d) Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.

e) In case of online application for FD, the FD will be booked upon actual receipt of the funds by BFL from third party payment gateway and hence the FD will be booked within 5 days from date of the application. The interest will be applicable from date of booking of FD.

f) The Company will make repayment of deposit on the date of maturity of such deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT or RTGS or account payee cheque (in case of rejection of transfer by NEFT/RTGS) to the bank account of the depositor mentioned in the deposit application form.

g) The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & 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.

h) In case where the depositor(s) has opted for renewal of deposit through FD 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 before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

Particulars to be furnished as per the Non-Banking Financial Companies & Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended.

#### A. Name of the Company: BAJAJ FINANCE LTD.

#### B. Date of Incorporation: 25th March, 1987

#### C. Profits/Dividends:

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

Financial Year ended on	Profit (Standalone)		Dividend %
	Before Tax	After Tax	
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300
31.03.2020	6,808.13	4,881.12	500

#### D. Brief particulars of the management of the Company:

The Company is managed by the Managing Director, subject to the control and supervision of the Board of Directors. The Managing Director is entrusted with necessary powers for managing the business and affairs of the Company.

#### E. Names, addresses and occupations of Directors:

NAME	ADDRESS	OCCUPATION
Shri Rahul Bajaj (Non-Executive Director)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Sanjay Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bangalore No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411 001.	Industrialist
Shri Dipak Poddar (Non-Executive and Independent Director)	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi (Non-Executive and Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd, Mumbai 400 020.	Business

NAME	ADDRESS	OCCUPATION
Shri D J Balaji Rao (Non-Executive and Independent Director)	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082.	Professional
Dr. Omkar Goswami (Non-Executive and Independent Director)	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Piramal (Non-Executive and Independent Director)	Piramal House, 6th Floor, 61, Pochkhawala Road, Worli, Mumbai 400 025.	Business
Dr. Naushad Forbes (Non-Executive and Independent Director)	74 Koregaon Park, Pune - 411 001	Business
Shri Anami Narayan Roy (Non-Executive and Independent Director)	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Social Entrepreneur, Retired Civil Servant

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

	As at	
	31 March 2020	31 March 2019
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	674.53	240.00
Bank balances other than cash and cash equivalents	4.83	1.69
Derivative financial instruments	171.76	-
Trade receivables	867.18	805.38
Loans	1,13,417.08	95,181.26
Investments	20,138.98	10,370.41
Other financial assets	349.51	381.61
<b>Total financial assets</b>	<b>1,35,623.87</b>	<b>1,06,980.35</b>
<b>Non-financial assets</b>		
Current tax assets (net)	204.57	147.80
Deferred tax assets (net)	847.61	660.83
Property, plant and equipment	1,016.16	495.84
Intangible assets	211.98	158.49
Other non-financial assets	99.38	56.56
<b>Total non-financial assets</b>	<b>2,379.70</b>	<b>1,519.52</b>
<b>Total assets</b>	<b>1,38,003.57</b>	<b>1,08,499.87</b>

#### LIABILITIES AND EQUITY

Financial liabilities		
<b>Payables</b>		
Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	0.30 0.44	
- Total outstanding dues of creditors other than micro enterprises and small enterprises	636.76 547.25	
Other payables		
- Total outstanding dues of micro enterprises and small enterprises	- -	
- Total outstanding dues of creditors other than micro enterprises and small enterprises	179.46 218.64	
Debt securities	41,713.77 39,048.97	
Borrowings (other than debt securities)	36,923.32 29,970.67	
Deposits	21,427.10 13,193.01	
Subordinated debts	4,141.75 4,139.07	
Other financial liabilities	669.90 1,411.81	
<b>Total financial liabilities</b>	<b>105,692.36</b>	<b>88,529.86</b>
<b>Non-financial liabilities</b>		
Current tax liabilities (net)	52.10 22.37	
Provisions	78.87 68.88	
Other non-financial liabilities	367.03 315.13	
<b>Total non-financial liabilities</b>	<b>498.00</b>	<b>406.38</b>

Equity		
Equity share capital	119.99 115.37	
Other equity	31,693.22 19,448.26	
<b>Total assets</b>	<b>31,813.21</b>	<b>19,563.63</b>
<b>Total liabilities and equity</b>	<b>1,38,003.57</b>	<b>1,08,499.87</b>
<b>Contingent Liabilities (Standalone)</b>		
<b>Particulars</b>	<b>As at 31 March 2020</b>	<b>As at 31 March 2019</b>
Disputed claims against the Company not acknowledged as debts	44.18	28.04
VAT matters under appeal	4.39	4.39
ESI matters under appeal	5.14	5.14
Service tax matters under appeal	-	-
- On interest subsidy	1,971.65	1,340.49

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 21 July 2020 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

Pune  
27 January 2021

#### HOW TO INVEST:

The amount should be deposited only by net-banking, cheque or debit card. Cheques should be payable to 'Bajaj Finance Ltd. for FD of <1st depositor name>' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAFD (numerical account number is replaced by CMS Collection code - ZBAJAFD), Account type: current account, Bank Name: IndusInd Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting [www.bajajfinserv.in/fixd-deposit](http://www.bajajfinserv.in/fixd-deposit) or any of our affiliated partner websites or apps. For any investment queries or information about our affiliated partner websites, write to us at [fd@bajajfinserv.in](mailto:fd@bajajfinserv.in) or call us on +918698010101

Particulars	As at 31 March 2020	As at 31 March 2019
- On penal interest/ charges	223.15	245.19
- On others	6.22	5.45
Income tax matters:		
- Appeals by the Company	0.32	0.32
- Appeals by the Income tax department	0.24	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: ₹43,046.58 Crore

b) The aggregate of deposits actually held as on 31.03.2020: ₹21,427.10 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹43.53 crore (Bajaj Allianz General Insurance Company - ₹5.02 Cr, Bajaj Allianz Life Insurance Company Ltd. - ₹5.59 Cr, Bajaj Auto Ltd. - ₹0.25 Cr, Bajaj Electricals Ltd - ₹0.08 Cr, Bajaj Housing Finance Ltd. - ₹7.26 Cr, Jammalal Sons Pvt. Ltd - ₹0.19 Cr and Mukand Ltd. - ₹25.14 Cr).

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

J. The Company declares as under:

- The Company has complied with the provisions of the directions applicable to it.
- The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- 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 activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.

K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

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

- Upto 3 months from date of deposit: Withdrawal is not permitted
- After 3 months but before 6 months: Interest shall not be payable
- After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

M. The Business carried on by the Company and its subsidiaries with details of branches or units if any:

1. Business carried on by the Company and its branches:

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaul, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneswar, Bhub, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chitragoa, Chandigarh, Chandrapur, Chennai, Chhindwara, Chiklhi, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharwad, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulbarga, Guna, Guntur, Gwalior, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jaisaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaitlhal, Kakinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaukudi, Karnal, Karunagappally, Karur, Karwar, Katni, Khambhat, Khandwa, Khargapur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapusa, Margao, Meshana, Noga, Morbi, Mumbai, Mysore, Nabha, Nadiad, Nagarcroi, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajnandgaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Roper, Rourkela, Salem, Sangli, Satara, Satna, Senore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupat, Tirupur, Trichur, Trichy, Trivandrum, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagaram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned on the official website page [www.bajajfinserv.in](http://www.bajajfinserv.in) - Scroll to bottom of the webpage - Contact us - Visit our branch or by directly clicking <https://www.bajajfinserv.in/branch-locator>

2. 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

By order of the Board of Directors  
for Bajaj Finance Limited

Rajeev Jain, Managing Director  
DIN: 01550158

## Terms and Conditions

### 1. ACCEPTANCE OF DEPOSITS:

- Bajaj Finance Limited (hereinafter referred to as the "Company"/BFL) shall 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) can understand, read and write in English language, (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.
- The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/constituted in India and carrying business in India are eligible for placing Deposit with BFL.
- The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.
- 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 earn an interest equivalent to 12M cumulative ROI applicable to the particular customer category at the time of application in case of cases in which depositor has not been identified and cases put on hold due to any reason. The said amount will be refunded within 15 business days for resident individual depositors, 30 days for corporate deposits and 45 days for non resident depositors.
- The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

### 2. JOINT DEPOSITS:

- Application may be made in joint names subject to a maximum of three applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company. Mode of Operation/Amount to be paid upon maturity will be pre-defined basis no. of joint holders (single holding - First Holder, 2 holders - either or survivor, 3 holders - anyone or survivor).
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to guardian, if the FD is opened in minor's name.

### 3. FIXED DEPOSIT RECEIPTS

- Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of Deposit.
- In case of change in KYC documents/status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.
- Deposits are not transferable and non-assignable. Third party lien on deposit is NOT permitted under any circumstance except in favour of the holding subsidiary and/or Group Companies of BFL.
- In the event of loss or destruction or mutilation of an FDR (for any reason) and upon request received by BFL, FDR will be re-issued by BFL in lieu of lost FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. Under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

### 4. 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 0.25% p.a. on Deposit amount of up to ₹ 5 (five) crore.
- Individual depositor applying for deposit through BFL online link <https://www.bajajfinserv.in/fixd-deposit-application-form?ProductName=FD> (where entire journey is concluded through online mode) will be eligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹ 5 (five) crore. The applicant will be eligible for only one of the above-mentioned benefits per deposit transaction.
- Depositor (s) (individual depositor only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to ₹ 5 Crore. Additional rate of interest will be over and above the applicable rate of interest/card rate. In case of online renewal, only renewal benefit will be applicable.
- Rate of interest for bulk deposits for more than ₹ 5 Crore per deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.
- Interest payable on a Deposit will be calculated from the date of receipt of the funds by the Company in relation to the Deposit. The dates for interest payments are as follows:
  - In case of non-cumulative Deposits:
    - Monthly interest payments: Last date of month
    - Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
    - Half yearly interest payments: 31st March and 30th September
    - Annual interest payments: 31st March
  - In case of Cumulative Deposits: Date of maturity of the Deposit
  - Interest calculation methodology
    - For the purpose of interest calculation, calendar year is taken to consist of 366 days in a leap year and 365 days in a non-leap year.
    - E.g. Fd Rs. 10 lakhs booked on 15-Apr-2020 for tenure 1 year @10% per annum  
Interest from 15-Apr-2020 till 31-12-2020, will be calculated as: 10 lakhs x 10% x 261/366 days = Rs. 71311  
Interest from 01-Jan-2021 till 14-Apr-2021 will be calculated as: 10 lakhs x 10% x 104/365 days = Rs. 28493/-
  - Payment of maturity proceeds on holiday
    - If maturity falls on a banking holiday, then interest will be paid the next banking working day. The additional interest for the time period will be calculated on maturity value and not principal value
    - In respect of a term deposit maturing for payment on a Sunday or a holiday or a non-business working day, Bajaj Finance would pay interest at the originally contracted rate for the Sunday / holiday / non-business working day, intervening between the date of the expiry of the specified term of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day.
- Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be treated as placed under the annual interest payout frequency scheme.
- 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.
- Customer may be offered an additional interest rate on a case to case basis (within the scope of regulatory guidelines) at the discretion of BFL management.
- For funds received by BFL on or after 01 Feb 2021, new rates will be applicable. In cases where applications are received by BFL before 01 Feb 2021, while corresponding funds are received by BFL on or after 01 Feb 2021, customer will have to sign a declaration of acceptance of new rates of interest or may also send us a declaration of acceptance from his registered email ID.

### 5. NOMINATION:

- Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled "Form DA 1" as prescribed by Reserve Bank of India. The "Form DA 1" is available in the branches of the Company & Company's website at <https://www.bajajfinserv.in/fixdreserve-bank-terms-and-conditions> ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).
- 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).
- Where there is no nomination made by the depositor, either the Indian Court's order/ judgement/ decree will be obtained (as the case may be), directing BFL to pay the deposit to the legal heir.

### 6. PAYMENT AND RENEWAL OF DEPOSIT

- Payments on account of interest and redemption of the Deposit, will be made in the bank account mentioned in the Application or such other bank account intimated by the depositor holder(s) (jointly, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.
- The Company will make repayment of Deposit on the date of maturity of such Deposit unless it receives any request for renewal within the prescribed period before the date of maturity. The payment will be made through NEFT/RTGS and cheque (in case of rejection of transfer by NEFT/RTGS), to the bank account of the depositor mentioned in the Application.
- In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be, upon

submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company. In the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.

- The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & 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 where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so as to reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

### 7. PREMATURE WITHDRAWAL:

- Premature withdrawal is permitted for either one or more deposit provided the FD 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 Fixed Deposit.
- A request form for premature withdrawal will have to be given by depositor(s).
- 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:
  - Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or 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.
  - After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.
  - After 6 (six) months but before the date of maturity of the Deposit: Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.
  - Income tax wherever applicable and deducted at source and remitted to the applicable tax authority by the Company on behalf of the depositor, before premature withdrawal of Deposit(s), shall not be refunded in any circumstance whatsoever.

### 8. LOAN AGAINST PUBLIC DEPOSIT:

Loan against the public deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfillment by depositor(s) of the eligibility criteria and other conditions, as may be prescribed by the Company in this regard. Loan can be given against deposit only after 3 months from the date of Deposit. The interest rate on such loans shall be 2% higher than the rate of interest provided on the depositor's Deposit. Please note that the loan to deposit value for such loan facility cannot exceed 75%.

### 9. 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 enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 5,000/- (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh Form 15G/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill Form 15 G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, ₹ 5,00,000 (Rupees five lacs only) for senior citizens and ₹ 5,00,000 (Rupees five lacs 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. Form 15G/H submitted vide this application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 15G/H.
- TDS is applied on aggregate interest earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post TDS recovery. Therefore, the maturity amount for re-investment deposits varies to the extent of tax and compounding effect on tax for the period subsequent of deduction till maturity.
- TDS is also deducted on unpaid interest accrued at the end of financial year viz. 31st March.
- When interest amount is insufficient to recover TDS, 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 RT0 (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 a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.
- 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 SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.
- Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).
- 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.
- The accompanying advertisement inviting fixed deposits forms part of the Deposit Application form.
- Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.
- By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL / its representatives/its agents/ its business partners/its group companies /its affiliates to send the Applicant any communication regarding products/ services offered by them using various communication channels, such as, telephone, calls/SMS/bi/ly/bots/emails/post etc., irrespective of rejection of this Application.
- Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

### 10. HOW TO APPLY

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
- The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer or by a CTS compliant account payee cheque drawn in favour of Bajaj Finance Ltd Fixed Deposit Account Number 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. For investment through NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by CMS collection code = ZBAJAJFD), Account type: current account, Bank Name: IndusInd Bank Ltd, IFSC: INDB0000006, Bank Branch: Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK <http://www.bajajfinserv.in/fixd-deposit> www.bajajfinserv.in/fixd-deposit or any of our affiliated partner websites or apps.
- For any investment queries or information about our affiliated partner websites, write to us at HYPERLINK <mailto:fd@bajajfinserv.in> or call us on +91 8698010101
- Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:
  - The applicant can also obtain introduction from any other fixed deposit holder with BFL. The said existing depositor will be required to disclose his/her name and fixed deposit receipt number and provide his/her signature, as per specimen signature in BFL records;
  - The applicant can also introduce himself/herself by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BFL for verification. The aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.

### 11. IMPORTANT INFORMATION

- 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 the National 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 depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum for relief.

Application Number \_\_\_\_\_

## Provisional Receipt

Name of Applicant \_\_\_\_\_

Cheque (Cheque no. \_\_\_\_\_)

Amount (insert total amount in case of multi deposit) INR \_\_\_\_\_

Bank name \_\_\_\_\_

Branch \_\_\_\_\_

Account type \_\_\_\_\_

Bank account number \_\_\_\_\_

IFSC \_\_\_\_\_

Transaction date \_\_\_\_\_

Reference No. (Applicable for deposit amount electronically transferred through Net banking) \_\_\_\_\_

Deposit details: Tenor 1) \_\_\_\_\_ Months 2) \_\_\_\_\_ Months 3) \_\_\_\_\_ Months 4) \_\_\_\_\_ Months 5) \_\_\_\_\_ Months  
ROI 1) \_\_\_\_\_ % 2) \_\_\_\_\_ % 3) \_\_\_\_\_ % 4) \_\_\_\_\_ % 5) \_\_\_\_\_ %

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

For BAJAJ FINANCE LTD

\*This Provisional Receipt is valid only till the issuance / rejection of the Fixed Deposit Receipt

## Applicants' Consent and Confirmation

I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We state that the amount being deposited is not out of borrowed funds or funds acquired by accepting deposits from any other person or through any illegal or wrongful means. I/We confirm that I/we have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/we am/are making the deposit with the BFL at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, under Section 194 A/195 of the Income Tax Act, 1961, as may be applicable. I/We agree that any and all information provided by me/us in this application or through separate KYC form or previously submitted KYC, all deposit(s) held by me/us with BFL may be disclosed by BFL to any statutory/regulatory authorities as and when required and to provide any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application. I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered as per the KYC form submitted separately.

I have read and understood the **BFL WhatsApp Terms and Conditions** available at <http://bit.ly/2tf2rHH> and I hereby expressly consent to receive Bajaj Finance Limited relationship related important updates on WhatsApp.

### Signature/thumb impression of all applicants with date:

Mandatory First Applicant	Mandatory for second applicant Second Applicant	Mandatory for third applicant Third Applicant
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### \*Two Witnesses Name & Signature

1.  2.

\*Witness required in case if thumb impression is affixed by Applicant(s), Name of nominee should be same as that appearing on valid ID Proof of the nominee. The contents of the application form were explained to the applicant/ co applicant in ..... language.

signature and employee code  
of sourcing employee

## Vernacular Declaration Form

English	<input type="checkbox"/>	I/We confirm that the content of this Application / Agreement / Letter / 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/अनुबंध/पत्र/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 / চুক্তি / পত্র / নিয়ম এবং শর্তাবলী সম্পর্কে বিস্তারিত সামগ্রীটি পড়েছি এবং আমাকে / আমাদের সেটা বাংলায় ব্যাখ্যা করে বোঝানো হয়েছে এবং আমি / আমরা এটিকে বুঝেছি বলে নিশ্চিত প্রদান করছি
Tamil	<input type="checkbox"/>	இந்த விண்ணப்பம்/ஒப்புப்பந்தம்/கடிதம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	<input type="checkbox"/>	ਮੈ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ/ਇਕਰਾਰਨਾਮੇ/ਪੱਤਰ/ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ ਮੈਨੂੰ/ਸਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਈ ਗਈ ਅਤੇ ਸਮਝਾਈ ਗਈ ਸੀ ਅਤੇ ਮੈ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਮੈਨੂੰ ਇਸ ਦੀ ਸਮਝ ਲੱਗ ਗਈ ਹੈ।
Urdu	<input type="checkbox"/>	میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست/اقرارنامہ/خط/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 اسے سمجھ لیا ہے۔
Malayalam	<input type="checkbox"/>	ഈ അപേക്ഷ / ഉടമ്പടി / കത്ത് / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എന്നിക്ക്/ഞങ്ങൾക്ക് വായിച്ചുതരികയും മലയാളത്തിൽ എന്നിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ചുതരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എന്നിക്ക്/ഞങ്ങൾക്ക് അത മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	<input type="checkbox"/>	આથી ૂ/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/કાર્યપત્ર/નિયમો અને શરતોના વખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંચી સંભળાવવામાં આપ્યું હતું અને અમે સમજાવવામાં આપ્યું હતું અને મે/અમે તેને સમજી લીધું હોવાની ૂ/અમે પુષ્ટિ કરે છું/કરીએ છીએ.
Telugu	<input type="checkbox"/>	ఈ అప్లికేషన్/అగ్రిమెంట్/తేజ్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుసుకోవడం వినిపించబడింది మరియు వివరించబడింది మరియు నేను/మేము దీనిని అర్థం చేసుకున్నాముని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	<input type="checkbox"/>	ପୂର୍ବ/ଆମେ ସ୍ୱାକ୍ଷର କରୁଥିବା ଯେ ଏହି ବରଖାସ୍ତ/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ତ୍ତାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ପୂର୍ବ/ଆମେ ବାହାକୁ ବୁଝିଥିବା ସମ୍ପର୍କ ଗଣାଉଛୁ ।
Kannada	<input type="checkbox"/>	ಈ ಮೂಲಕ ನಾನು/ನಾವು ದೃಢಪಡಿಸುವುದೇನೆಂದರೆ ಈ ಅರ್ಜಿ/ಒಪ್ಪಂದ/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	<input type="checkbox"/>	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/कारारनाम्यातील/पत्रातील/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 কৰিছোঁ যে এই আবেদন / চুক্তি/পত্র / পীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথা আমি ভাৱদৰে পঢ়িছোঁ আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত ব্যাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছোঁ বুলি নিশ্চিতি প্রদান কৰিলোঁ।
Konkani	<input type="checkbox"/>	ह्या अर्जाची/कबलातीची/ पत्राची/ नेम आनी अटीची सामुग्री कोंकणी भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हण खात्री दितां/दितात.

Signature of First Applicant	Signature of Second Applicant	Signature of Third Applicant
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## 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.