## **BAJAJ FINANCE LIMITED**

## **Fixed Deposits Application Form for Resident Individuals**

HIGHEST SAFETY	LOAN AGAINST DEPOSIT AVAILABLE
Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)	As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

Rate of interest (% per annum) valid for deposits up to Rs.5 crore (w.e.f 10<sup>th</sup> May 2023)

## For New/Existing Depositor:

		Inte	erest rates on depos	its	
Pariod (avent table 3)			Table 1		
Period (except table 2)	Cumulative		Non-cu	mulative	
	At Maturity	Monthly	Quarterly	Half Yearly	Annually
12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%
>15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%
24 months	7.55%	7.30%	7.35%	7.41%	7.55%
25 - 35 months	7.35%	7.11%	7.16%	7.22%	7.35%
36 - 60 months	8.05%	7.77%	7.82%	7.89%	8.05%

		Inte	erest rates on depos	its				
Period		Table 2						
Pellou	Cumulative	Non-cumulative						
	At Maturity	Monthly	Quarterly	Half Yearly	Annually			
15 months	7.45%	7.21%	7.25%	7.32%	7.45%			
18 months	7.40%	7.16%	7.20%	7.27%	7.40%			
22 months	7.50%	7.25%	7.30%	7.36%	7.50%			
30 months	7.45%	7.21%	7.25%	7.32%	7.45%			
33 months	7.75%	7.49%	7.53%	7.61%	7.75%			
44 months	8.35%	8.05%	8.10%	8.18%	8.35%			

## For senior Citizen Deposits:

		Int	erest rates on deposi	its			
Period (except table 4)		Table 3					
renou (except table 4)	Cumulative	Non-cumulative					
	At Maturity	Monthly	Quarterly	Half Yearly	Annually		
12 - 14 months	7.65%	7.39%	7.44%	7.51%	7.65%		
>15 - 23 months	7.75%	7.49%	7.53%	7.61%	7.75%		
24 months	7.80%	7.53%	7.58%	7.65%	7.80%		
25 - 35 months	7.60%	7.35%	7.39%	7.46%	7.60%		
36 - 60 months	8.30%	8.00%	8.05%	8.13%	8.30%		

		Inte	erest rates on depos	its		
no de la companya de	Table 4					
Period	Cumulative		Non-cu	mulative		
	At Maturity	Monthly	Quarterly	Half Yearly	Annually	
15 months	7.70%	7.44%	7.49%	7.56%	7.70%	
18 months	7.65%	7.39%	7.44%	7.51%	7.65%	
22 months	7.75%	7.49%	7.53%	7.61%	7.75%	
30 months	7.70%	7.44%	7.49%	7.56%	7.70%	
33 months	8.00%	7.72%	7.77%	7.85%	8.00%	
44 months	8.60%	8.28%	8.34%	8.42%	8.60%	

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 Finsery Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014.

## AJAJ FINANCE LIMIT

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

## FIXED DEPOSIT SCHEMES

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

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

### Rate of Interest per annum valid up to ₹5 Crores per deposit (w.e.f. 10<sup>th</sup> May 2023)

Table 1					
Period (except	Cumulative Non-Cumulative				
table 2)	At Maturity	Monthly	Quarterly	<b>Half Yearly</b>	Annual
12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%
>15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%
24 months	7.55%	7.30%	7.35%	7.41%	7.55%
25 - 35 months	7.35%	7.11%	7.16%	7.22%	7.35%
36 - 60 months	8.05%	7.77%	7.82%	7.89%	8.05%

- a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as "Deposit") with BFL. is ₹15000/-
- b) For the locations mentioned in point M(2) below, the minimum amount for opening a Deposit) is ₹5000/-(not eligible for online investment).
- c) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate upto 0.25% p.a. per Deposit for an amount up to ₹5 (five) crore.
- d)Rate of interest for Deposits for an amount more than ₹5 Crore per Deposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.

  9) 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 where the deposit is placed undoyl associate parties plantal and portient 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 othermode.

  (f) The Company will make repayment of Deposit on the date of maturity of such
- 1) The company with make repayment on beposit 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 deposit or motioned in the Deposit application form.

  g) The request for renewal of the Deposit signed or consented by all the deposit holders shall reach the Company either through physical application or through BFL or line and the company either through physical application or through BFL.
- Online portal at least 24 hours before maturity date of deposit. The written request can be submitted at nearest branch of the Company or sending by post/courier to tan be submitted at learest bilder to intercompany to setting by you're tone to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposits will be subject to 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 8 void post its maturity date.
- h) In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the cancelation application form, however, wishes to cancel the renewal request, the cancelation request signed or consented by all the Deposit holders, shall 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 8 Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 as amended

A. Name of the Company: BAJAJ FINANCE LTD.

### B. Date of Incorporation: 25th March, 1987 C. Profits/Dividends:

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

			(₹in Crore)
Financial Year	Profit (Sta	ndalone)	Dividend
ended on	Before Tax	After Tax	%
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500
31.03.2022	8,586.39	6,350.49	1000

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

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

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

NAME	ADDRESS	OCCUPATION
Shri Sanjiv Bajaj (Chairman)	Bungalow No. 4, Bajaj Vihar Colony, Bajaj Auto Ltd. Complex, Mumbai Pune Road, Akurdi, Pune-411035	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Rajiv Bajaj	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri D J Balaji Rao	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional
Dr. Naushad Forbes	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Narayan Roy	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant
Shri Pramit Jhaveri	21C Woodlands Peddar Road, Mumbai - 400 026.	Business
Ms.Radhika Haribhakti	51, Maker Tower B, Cuffe Parade, Mumbai - 400005.	Financial Advisor/ Professional Director
Dr. Arindam Bhattacharya	L1/4, Second Floor, Haus Khaz, New Delhi - 110016.	Professional

Table 2					
Period	Cumulative Non-Cumulative				
Pellod	At Maturity	Monthly	Quarterly	<b>Half Yearly</b>	Annual
15 months	7.45%	7.21%	7.25%	7.32%	7.45%
18 months	7.40%	7.16%	7.20%	7.27%	7.40%
22 months	7.50%	7.25%	7.30%	7.36%	7.50%
30 months	7.45%	7.21%	7.25%	7.32%	7.45%
33 months	7.75%	7.49%	7.53%	7.61%	7.75%
44 months	8.35%	8.05%	8.10%	8.18%	8.35%

NAME	ADDRESS	OCCUPATION
Shri Anup Kumar Saha	D1/302, 13 <sup>th</sup> Floor, EON Waterfront, Next to EON IT Park Road, Kharadi, Pune - 411014.	Service
Shri Rakesh Induprasad Bhatt	Floor 7, Flat D/7, Building Ivy Glen S.No.15, Marigold, Wadgaon Sheri, Marigold Phase 3 SO Pune - 411014.	Service

## F. Summarised Financial Position of the Company (standalone) as appearing in

		(₹in Crore)
	As at	As at
	31 March 2022	31 March 2021
ASSETS		
Financial assets		
Cash and cash equivalents	2,898.66	1,371.79
Bank balances other than cash and cash	2.07	2.11
equivalents		
Derivative financial instruments	121.90	0.00
Trade receivables	1,017.11	709.72
Loans	1,44,276.25	1,13,089.94
Investments	16,371.82	20,169.12
Other financial assets	464.44	487.13
Total financial assets	1,65,152.25	1,35,829.81
Non-financial assets		
Current tax assets (net)	158.96	155.07
Deferred tax assets (net)	908.40	919.21
Property, plant and equipment	1.189.77	972.44
Capital work-in-progress	13.27	7.07
Intangible assets under development	19.41	43.99
Intangible assets	408.67	254.76
Other non-financial assets	165.35	101.20
Total non-financial assets	2,863.83	2,453.74
Total assets	1,68,016.08	1,38,283.55
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		427.07
Derivative financial instruments	140.02	137.87
Payables		
Trade payables		
-Total outstanding dues of micro enterprises	-	0.27
and small enterprises		
-Total outstanding dues of creditors other than	762.58	666.04
micro enterprises and small enterprises		

for tax, for the three	Other payables -Total outstanding dues of micro enterprises
vertisement and the	and small enterprises
	-Total outstanding dues of creditors other than
(₹in Crore)	micro enterprises and small enterprises
Dividend	Debt securities
%	Borrowings (other than debt securities)
500	Deposits
	Subordinated debts
500	Other financial liabilities
1000	Total financial liabilities

Equity	400 44	420.22
Total non-financial liabilities	753.30	705.07
Other non-financial liabilities	511.73	395.73
Provisions	162.24	136.56
Current tax liabilities (net)	79.33	172.78
MOII-IIIIGIICIGI IIGDIIICIGS		

301.34

59,034.58 29,870.38 30,289.52 3,845.77 962.71

125.206.90

191.08

43 071 71

101,639.74

120.32

Total liabilities and equity	1,68,016.08	1,38,283.55
Total assets	42,055.88	35,938.74
Other equity	41,935.22	35,818.42
Equity share capital	<b>1</b> 20.66	120.32

Contingent Liabilities (Standalone)		
Particulars	As at	

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

Particulars	As at 31 March 2022	As at 31 March 2021
Income tax matters:		
- Appeals by the Company	9.54	0.00
- Appeals by the Income tax department	0.28	0.28

- 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: ₹57,856.32 Crore
- b) The aggregate of deposits actually held as on 31.03.2022: ₹30,289.52 Crore
- H. The aggregate dues from the facilities, both fund and non-fund based, extended to, the 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 £114.31 Core (Bajaj Housing Finance Ltd. – ₹0.08 Cr, Bajaj Financial Securities Ltd. – ₹ 50.21 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹2.71 Cr, Bajaj Allianz Life Insurance Company Ltd. – ₹2.71 Cr, Bajaj Allianz Life Cr, Bajaj Finserv Health Ltd. – ₹12.30 Cr, Bajaj Allianz Life - ₹0.21 Cr, Hindi Musafir Agency Ltd. – ₹0.01 Cr, Bajaj Electricals Ltd. – ₹0.02 Cr, Jamalal Sons Pvt. Ltd. – ₹0.22 Cr)

  L The Company has no overdue deposits other than unclaimed deposits.
- J. The Company declares as under

  - The Company declares as under:

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

    ii) The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.

    iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

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

    3. The Financial position of the Company as disclassed and the representations made in
- iv) The deposits solicited by the Company are not insured.

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

  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 onditions:

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

## M.The Business carried on by the Company and its subsidiaries with details of branches

A 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, Alimnedabad, Almeelnagar, Ajmed, Akola, Akot, Alappuzha, Allahabad, Ambald, Amravati, Ameil, Amrtisa, Amand, Anantpur, and Ankaleshwar, Karansol, Aurangabad, Bagalkot, Bangalone, Batramati, Bardoli, Bareilly, Baradod, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bhathada, Bharvangar, Bhilai, Bhiwandi, Bhopal, Bhubaneshwar, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Giclaut, Chalisgaon, Chandigapir, Chandrapur, Chennai, Chindindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cutdacko. 2 bahoh, Dahod, Davangere, Dehraddun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntru, Gwallor, Haldid, Halol, Hassan, Haveri, Himanagar, Hoshangabad, Hoshianpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri. Cuddalore, Cuttack, Dabhoi, Dabod, Davangere, Dehradun, Dewas, Ohanbad, Oharapuran, Dharwad, Ohlue, Indidigul, Ourgapur, Elruir, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiargun, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jamner, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaithal, Kalinada, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karailkudi, Karanl, Karunagappally, Karur, Kararay, Kanin, Khangaon, Khangyu, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurutshetra, Latur, Lucknow, Ludhiana, Machilipatham, Madural, Mandya, Mangalore, Mapusa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabhada Nagarcoil, Nagpur, Kamamakkal, Nanded, Nandurbay, Nashik, Navasri, Neblore, New Delhi, Palanpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahandya, Raipura, Ranaghat, Ranchi, Ratlar, Rainagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satha, Sehore, Shimla, Shimoga, Siliguri, Sirsa, Solapur, Suranasi, Vidisha, Vijayawada, Vizag, Vizianagram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned in the official website page www.bajnjifnserv.in/pscroll to bottom of the webpage=>Contact us=>Visit our branch or by directly Clicking https://www.bajnjifnserv.in/psranch-locator

1. Locations where minimum deposit size is 75000 (not eliqible for online investment) Suigarat = Busha, Bahata | Saraka, Barkal, Harangam, Kotambi, Sauvani, Vanskui, Balda, Bhathi Karambeli, Jitali, Umra, Barkal, Harangam, Kotambi, Sauvani, Vanskui, Balda, Bhathi Karambeli, Jitali, Umra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari, Pathri, Kama, Jandhod Chokdi, Bhadkad, Dehmi, Dabbasi, Kantharia, Virol, Litchha, Navagam Bari, Sangal, Vanlyad, Mahudi, Parsa Gi, Vasan Rathod, Menpura, Sihunj, Usana, Vasai, Dahabp, Ikada Gi, Vadavi, Varvada, Sunevkalla, Amapore, Asarma,

Sr. No.	Name of subsidiary	Address of registered office	Activity
1.	Bajaj Housing Finance Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Housing Finance Business
2.	Bajaj Financial Securities Limited	Bajaj Auto Ltd complex, Mumbai-Pune Road, Akurdi, Pune 411035	Stock broking and depository participant

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 27 July 2022 and copy of the same signed by Shri Rajeev Jain, Managing Director, who is authorized by the Board to sign on it's behalf, has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director DIN: 01550158

Scan to



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 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NET/FRGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAJFD (numerical account number is replaced by KNS Collection ocche - ZBAJAJFD, Account types: current account, Bank Name: Industrial Bank Ltd, IFSC: INDB00000006, 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

ate	Place	_ Code <u>3595</u>	Sub _ Code	Sourcing Channel:	SFDC Ref. No	Application Form No
be filled by Bajaj Fi	nance Ltd employee	or authorised distrib	utor			
We apply for 🗌 fre	sh or □ renewal (o	old deposit ID		) of deposit		
Mode of Payment	(Not applicable for	renewal application	1)			
RTGS/NEFT/IMPS  Cheque	IFSC: INDB000000 Bank A/c No.: ZBA Bank Name: Indus Account payee che "Bajaj Finance Ltd (Name of 1st holde	Bajaj Finance FD, 06 (all the 6 digits af JAJFD (No space in Z ISING Bank, Nariman eque favoring d. A/c 00070350006 er shall appear on th statement required)	, Bajaj & FD)# • <b>Point, Mumb</b> • • • • • • • • • • • • • • • • • • •	Cheque/UTR No	date DDMMM	y y y y
☐ Pay in the inve	estion payment instructions payment account me to bank account as m	ntioned above OR		e copy is mandatory)  IFSC Branch		
	Amount	Deposit A		Deposit pe		Tenor
<u> </u>	gures)  ] 1,00,000  ] 3,00,000	(in wo	ras)	(Month:	☐ 22 ☐ 36 ☐ ☐ mended)	(in words)
	Interest Payo	ut Instruction			Instruction on m	naturity
Cumulative Scher  At maturity al  (Recommend	ongwith principal	Non-Cumulative Annually Quarterly	] Half-yearly	Renew Principal o	Interest (recommend	,
Deposit payable to Note: First Holder v	vill be treated as def		f single applica	ant or in case no option ch		

## After filling this form, what next?

☐ If you still wish to receive a Physical FD receipt, please tick here.

and email ID. You can also check your digital FD receipt on our new Bajaj Finserv Limited app. Scan QR to download now.

_			
Step 1	Step 2	Step 3	In case you don't have from us
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 (if opted for)	
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.	After successful booking, 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.
	♀ - You should expect the acknowledgement within 2 days after completion of step 1.	♀ - A digital FDR is sent on your registered email ID. If opted for, Physical FDR is dispatched to the registered communication address within 3-4 days.	♀ - Request you to contact your Bajaj Finance representative/ authorised partner.

New Customer (please fill in																		
	3 . 3 .	)																
Existing Customer (Customer		5: 1 0		- F		r Depo			4-:1						1.070	I		
If you are an existing BFL customer, In case of existing customer, if ther								nal de	etails u	ising y	our r	mobile	numt	oer an	d OIP	to log	JIN.	
	s no change in my KYC status (i.e.	. my Identity an	nd Address do	cuments	and t	hese are	e same	as pe	er my k	CYC do	cum	ents (to	oward	ls ider	ıtity a	nd add	dress	
proof) submitted to Bajaj Fina  CKYCR No./ KIN (KYC Identifier/ K		nu)										utual fu					om the	AMC.
Name  Mr. Ms. Mrs.	FIRST	у)	M	I D I	D L	F			\ \ \	ou can	also g	get it from	m your	credit	ard iss	uer		- I
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Write to us at **wecare@bajajfinserv.in** or call our IVR on **8698 01 01 01** 

### **Applicants' Consent and Confirmation**

Applicants' Consent and Confirmation

I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BR") are true, correct and up to date and I/We am/are obliged to keep BR. Immediately updated of any change in the information provided by me in this Application Form. J/We hereby authorize BR. I to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by mey us. The same 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 BR. during the bank account stated by me/us in this Application in the Same and understood the detailed terms and conditions are of the Deposit. J/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. J/We confirm that I/We have read and understood the detailed terms and conditions after on the Deposit. J/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. J/We confirm that I/We have read and understood the detailed terms and conditions after the stream of the deposit with the BR. and such as a stream of the s

and Combents and J // We hereby authorize BFL to verify/check/obtain/download/upload/upload/update my/our KYC details from/with the Central KYC Registry (CKYCR):

1) by verifying such details through the CKYCR number(i.e. KYC Identifier / KYC Number- KIN) provided by me/ us or

## Signature/thumb impression of all applicants:

Mandatory for first applicant/guardian

In case of thumb impression, 2 witnesses name and signature are required. Name of nominee should be same as that appearing on valid ID Proof of the nominee.

1 The contents of the application form were explained

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to the applicant/ co applicant in ...... language.

### Terms and Conditions

### ACCEPTANCE OF DEPOSITS:

- ACCEPTANCE OF DEPOSITS:

  Bajaji 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 upons 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 beposit 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"), the event amount received by the Company for placing begosit is less than the minimum amount persorible 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.
- posits shall not be accepted in cash.

  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 ybe prescribed by the Company.

  Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever, 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.

- JONTOPOSITS:
  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 applications (a) sign the Application in their individual capacities (b) submit RYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company and (c) meet the eligibility criteria specified by the Company and (d) meet the eligibility criteria specified by the Company and (d) meet the eligibility criteria specified by the Company and (d) meet the eligibility criteria specified by the Company and (d) meet the eligibility criteria specified by the Company and (e) meet the eligibility criteria specified by the Company and (e) meet and of email at legisteria the applicant in all the joint holding for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant (s). The proceeds will be transferred to the minor's account, if the FDD is opened in minor's analyst any change in the joint holding of the deposit will only be considered upon receipt of joint written consent of all the deposit billouts. In case of any dispute between the joint deposit holders, no change will be made in joint deposit holder details in the FD unless there is any specific direction of court of law.

### FIXED DEPOSIT RECEIPTS

- ed Deposit Receipt ("e-FDR") will be sent to email id as mentioned in the Application Form by Depositor(s).
- In case of change in KYC documents/ status of any of the Applicant, the Applicant shall immediately inform BFL regarding the said change and submit the revised KYC documents/ updated status to BFL, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said
- revised Art Guiciniens's publicle statis to Br., Jaiming which are stand hot be need responsible or any consequence, actions, claims, loss due to the said change in NYL.

  Deposit(s) 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 BPL.

  In the event of loss or detruction or mutilation of an FDR (for any reason) and upon request received by BPL, FDR will be re-issued by BPL in lieu of such FDR.

  Notwithstanding the re-issuance of FDR (5), the obligation of BPL is limited to the single FDR only, against which the money has been received by BPL. Under all circumstances, more re-issuance of FDR (5) pBL against single deposit of money will not result in duplication of payment or higher liability on the part of BPL. All expenses, if any, incurred in this connection will be home by the depositor (6).

- INTERST:
  Individual applicants or primary applicants falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of up to 0.25% p.a. on Deposit amount of up to ₹5 (five) crore; after of interest for Deposits for more than ₹5 (rore 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 PBI, Interest payable on a Deposit will be calculated from (a) the date of actual receipt application made through BFI online portal and associate partner portals, where BFI, payment gateway/payment aggregator enabled by BFI, is used for depositing funds with BFI (b) the date of receipt of the funds by BFI where in case the deposit is placed through associate partner portal and, where the payment agreegator enabled by of such associate partners are is used; and (c) the date of realization of amount by BFI, where the payment is made by cheque or any other mode.
- enabled by of such associate partners are is used; and (c) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.

  The dates for interest payments are as follows:

  In case of Non-Cumulative Deposits:

  Nonthly interest payments. Last date of month

  Quaterby interest payments. 31st March and 30th September and 31st December

  Half yearly interest payments. 31st March and 30th September and 31st December

  Half yearly interest payments. 31st March and 30th September and 31st December

  Half yearly interest payments. 31st March and 30th September and 31st December

  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. fto Dis. 10 laksh booked on 15-Ap-2200 for fenor 1 year @10% per annum interest from 15-Ap-2200 till 31-12-2000, will be calculated as:10 adsscs10%sc261/366 days = 8.5.71311 interest from 01-jan-2021 till 14-Ap-2021 will be calculated as:10 adsscs10%sc261/366 days = 8.5.73311 interest from 01-jan-2021 till 14-Ap-2021 will be calculated as:10 adsscs10%sc261/366 days = 8.5.28493/
  Payment of manutity 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

  ii) 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, hon-business working day, but revening between the date of the expiry of the specified item of the deposit and the date of payment of the proceeds of the deposit on the succeeding working day.

  Unce the applicant selects the Deposit steme for a period of 60 (sixty) months. In case the applicant of the poplicant will be traded as a placed under the annual interest spay
- opes of intra-cuminate exposit option on the interest payout neglectly as not intra-cuminate in the application, the deposit which the annual interest payout frequency scheme.

  vi) The interest will be paid through National Electronic Funds Transfer (NET)/ Real Time Gross Settlement (RIGS) only. In case of any rejection of such instruction for NET/ RIGS 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 interests are on a case to case basis (within the scope of Regulatory guidelines) at the discretion of BFL management.

## NOMINATION:

- NOMINATION:

  Nomination facility is available to the individual applicants & sole proprietorship only and not available for other entities. For availing the nomination facility, the applicant(s) is/are required for furnish the nominee details in this application form or applicant will be required to submit a duly filled form DAT as prescribed by Reserve Bank of India. The "Form DAT" is available in the branches of the Company & Company, we bestier at https://www.bajajifinservi.nt/tized-deposit-terms-and-conditions ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).

  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).

- Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA2) and variation of nomination (Form DA3).

  PAYMENT AND RENEWAL OF DEPOSIT

  The interest spouts, 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 holderlos (jointly, if applicable), in writing, to the Company from time to time by way of NETO r RIGS. In case of any rejection of such instruction for NETI / RIGS due to any reason, the Company will dispatch the cheque of such payment in favour of the Depositor in case of single Depositor or in favor of all the Depositor, in case of joint deposit, within 10 (re) days of the receip of intimation by the Company from its bank about such rejection.

  In the event of death of the sole depositor and of 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 the decuments 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/Probabate of the Will to the satisfaction of the Company, in the event of death of the depositors (s) monthly only of the case of plant 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 tust for the legal heirs.
- r the legal heirs. Juest 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 6 void post its maturity date.
- 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, wishes to cancel the renewal request, the cancelation request signed or consented by all the Deposit of those; shall reach the Company alterals 2 fiftee bisuness days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/courser to the Company or to the independent financial advisors or national distributions empanded with the Company in Conquests shall be accepted post the above: mentioned period.

collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verific

identification records:
a. for the informed purposes above,
b. as well as for regulatory and legal reporting and filings and/or
c. where required under applicable law;
(iii) producing records and logs of the consent, information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.
e) I understand that the Aadhaar number and core biometrics will not be stored/shared except as per law and for CIDR submission."

- PREMATURE WITHDRAWAL:
  Premature withdrawal is permitted, provided the Deposit has completed more than 3 months from the date of issuance. The death claims will be settled in

- 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 withdrawn pirot 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:

  (3) Up to 3 (there) months from date of Deposits withdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (pre-spective of the lock in period) to the surviving depositor (which in the case of join holders will be the first in the sequence of applicants in the Application) or to the nomineer/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 Companion of the Companion. representations from the first the first three properties of the Deposit will be permitted. However, Interest shall not no available on the Deposit will be permitted. However, Interest shall not no available.
- be payable.

  (c) After 6 fiss) months but before the date of maturity of the Deposit. Withdrawal of the Deposit will be permitted. Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.

  For prematurity, interest rates will be calculated as per tables 1 and 3 on page 1 of this form.

  In case customer requests for prematurity of FD during intervening period e. g. after 23 months but before 24 months, interest penalty will be calculated on rate sas applicable for previous month's slab.

  Income tax wherever applicable and deducted at 5 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 refunded in any circumstance whatsoever.

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

## LOAN AGAINST PUBLIC DEPOSIT:

- IGAN AGAINST PUBLIC DEPOSIT:

  Loan 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 or such clams 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 BEL along with the application form. When the application for loan against deposit is made either through offline or online mode, lien will be marked on the Deposit till all the outstanding dues under the said loan against deposit are duly repaid by the Depositor/s.

  The loan amount will be credited in the same bank account registered with BFL.

- The loan amount will be redited in the same bank account registered with BFL.

  OHRE 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 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) from an exercised under the Income Tax Act, 1961 except where appropriate certificate) from a prescribed under the Income Deating Income during the Inancial year exceeds \$7,000,000 (Puppees five thousand only). It is the sole responsibile for the aggregate income/ for all the Exercised Proposed in the Income Deating of the Income Deating Income

- the name of the decased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.

  vii) The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SNS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.

  viii) Any change in the address, email ID, bank account let cr, mentioned in the Application shall be effected by the Company only on the basis of written instructions insigned by all the concerned deposit holder(s).

  iz) 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 permaturely before the date of maturity.

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

  x) Disputes, if any arising in connection with the Deposit, will be subject to the exclusive justification of Courts at Pune.

  xii) Requests related to any change in bank details should reach us at least 7 days prior to the interest or maturity payment

- apps.

  For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinserv in or call us on +91 8698010101 introduction of all the applicants is computery. Such introduction may be by any one of the following methods:

  (a) The applicant can also obtain introduction from any other fixed deposit holder with BRI. 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 BRI records;

  (b) The applicant can also introduce himself/herself-by producing original of any one of the documents (which contains the photograph of the applicant) mentioned in the list of Mandatory and Officially Valid Documents provided in the Application and a recent coloured photograph to BRI. for verification, the aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.

### MPORTANT INFORMATION

- IMPORTANT INFORMATION
  In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building J., 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 for relief.
  For any queries, visit our website Hirsy, I/www.bajaffinserv.in/reach-us. Select the -Ernal Lips Lab and follow the directions to get your query resolved. You may also call BFL Customer Care at 869801010 or visit our nearest branch. This is not a toll-free number and normal call charges will be applicable.
- ii)

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

	Know Yo	our Customer (KYC) and FATC	A/CRS Form		
*For an existing cu	stomer, the information and doc	uments furnished herein will supe	rsede the information	on and docume	ents submitted earlier.
Type of applicant	☐ First ☐ Second				
<b>Applicant Details</b>	☐ Mr. ☐ Ms. ☐ Mrs.	<b>Gender</b> ☐ Male ☐ F	emale 🔲 Third	Gender / Othe	rs
Name of applicant	FIRST	MIDDLE	LAS	T	
Father/Mother/Spot	se Name FIRST	M I D D L E		AST	Recent Coloured Photograph
Current Addess					
					Please do not staple
			Pin Pin		
City		State State			
Permanent Address	(tick here ☐ if permanent addre	ss is same as current address)			
				Pir	
City City		State L			
Landline (STD Code)	Landline No.	Mobile (m	andatory)		
Email ID					
	Up to Rs. 15 Lakhs 🗌 Rs. 15 Lak		akhs <b>Marital Sta</b>	<b>itus</b> Marrie	ed 🗌 Unmarried 🗌 Other
	Self-employed/Business P	, —	r Job 🔲 Govt. Jol	Retired	☐ Professional
	Housewife Student	Others	Delision Herrore	d p(prp	\_
	Jndergraduate 🗌 Graduate 🗌	Post-Graduate U otners	Politically Expose	a Person(PEP	)
FATCA/CRS declara					
1		ndia? Yes 🗌 No 🗌 If Yes then p	rovide country		_
1	nt of any country outside India? e country and Ta	res	nal equivalent		
Country of Birth	e countryand is	City of Birth	mar equivalent		
country of birtin		city of birth			
Officially Valid Doo	ument				Deemed to be OVDs**
Proof of Identity (Po	Proof of Address (PoA)	Pol/ PoA No.	Expiry Date	(	Documents
☐ Aadhaar*	☐ Aadhaar*	******	*******	**	Utility bill (not more than <b>two</b>
☐ Valid Passport	☐ Valid Passport		D D M M Y	YYY	months old)  Property/Municipal tax receipt
☐ Valid Driving Lic	ence Valid Driving Licence		D D M M Y	YYY	Pension or Family Pension Payment Orders (PPOs)
☐ Voter ID Card	☐ Voter ID Card		********		Letter of allotment of accommodation from
☐ NREGA Job Card	Letter issued by National Population	*******	*******	**	employer issued by SG/CG, Statutory/Regulatory bodies,
*First 8 digits of Aad must be blackened/r	naar No. Register				PSU, SCB, FIs & Listed Co. and LL agreement with such
before submission to		********	*******	**	employers allotting official accommodation
·	ed with current address within a period of <b>three mon</b>	<b>hs</b> of submitting deemed OVDs			
Applicant Consent,				•	
are true, correct and up	o date and I am obliged to keep BFL immedia	ove together with documents submitted to Baja tely updated of any change in the information p	rovided by me herein. In	Applicant's Sig	gnature/Thumb Impression
case any of the above in it.	formation is found to be false or untrue or mis	eading or misrepresenting, I am aware that I wil	l be solely held liable for		nb impression above:
	edge, I confirm that this application is not in co	ntravention of any Act, Rules, Regulations or any	y statute of legislation or	Witness 1	♠ Name & Signature
I consent for sharing my	information including KYC details with Centra	l KYC Records Registry (CKYCR) namely Central F			
from CKYCR through SM:	/ E-mail on the above registered number/ e-n			Witness 2	
Legrify that the informa	tion provided above is in accordance with sec	ion 285BA of the Income Tax Act, 1961 read with	Rules 114F to 114H of the	BFL Employee	★ Employee ID and sign

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

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

	Know Yo	our Customer (KYC) and FATC	A/CRS Form		
*For an existing cu	stomer, the information and doc	uments furnished herein will supe	rsede the information	on and docume	ents submitted earlier.
Type of applicant	☐ First ☐ Second				
<b>Applicant Details</b>	☐ Mr. ☐ Ms. ☐ Mrs.	<b>Gender</b> ☐ Male ☐ F	emale 🔲 Third	Gender / Othe	rs
Name of applicant	FIRST	MIDDLE	LAS	T	
Father/Mother/Spot	se Name FIRST	M I D D L E		AST	Recent Coloured Photograph
Current Addess					
					Please do not staple
			Pin Pin		
City		State State			
Permanent Address	(tick here ☐ if permanent addre	ss is same as current address)			
				Pir	
City City		State L			
Landline (STD Code)	Landline No.	Mobile (m	andatory)		
Email ID					
	Up to Rs. 15 Lakhs 🗌 Rs. 15 Lak		akhs <b>Marital Sta</b>	<b>itus</b> Marrie	ed 🗌 Unmarried 🗌 Other
	Self-employed/Business P	, —	r Job 🔲 Govt. Jol	Retired	☐ Professional
	Housewife Student	Others	Delision Herrore	d p(prp	\_
	Jndergraduate 🗌 Graduate 🗌	Post-Graduate U otners	Politically Expose	a Person(PEP	)
FATCA/CRS declara					
1		ndia? Yes 🗌 No 🗌 If Yes then p	rovide country		_
1	nt of any country outside India? e country and Ta	res	nal equivalent		
Country of Birth	e country and it	City of Birth	mar equivalent		
country of birtin		city of birth			
Officially Valid Doo	ument				Deemed to be OVDs**
Proof of Identity (Po	Proof of Address (PoA)	Pol/ PoA No.	Expiry Date	(	Documents
☐ Aadhaar*	☐ Aadhaar*	******	*******	**	Utility bill (not more than <b>two</b>
☐ Valid Passport	☐ Valid Passport		D D M M Y	YYY	months old)  Property/Municipal tax receipt
☐ Valid Driving Lic	ence Valid Driving Licence		D D M M Y	YYY	Pension or Family Pension Payment Orders (PPOs)
☐ Voter ID Card	☐ Voter ID Card		********		Letter of allotment of accommodation from
☐ NREGA Job Card	Letter issued by National Population	*******	*******	**	employer issued by SG/CG, Statutory/Regulatory bodies,
*First 8 digits of Aad must be blackened/r	naar No. Register				PSU, SCB, FIs & Listed Co. and LL agreement with such
before submission to		********	*******	**	employers allotting official accommodation
·	ed with current address within a period of <b>three mon</b>	<b>hs</b> of submitting deemed OVDs			
Applicant Consent,				•	
are true, correct and up	o date and I am obliged to keep BFL immedia	ove together with documents submitted to Baja tely updated of any change in the information p	rovided by me herein. In	Applicant's Sig	gnature/Thumb Impression
case any of the above in it.	formation is found to be false or untrue or mis	eading or misrepresenting, I am aware that I wil	l be solely held liable for		nb impression above:
	edge, I confirm that this application is not in co	ntravention of any Act, Rules, Regulations or any	y statute of legislation or	Witness 1	♠ Name & Signature
I consent for sharing my	information including KYC details with Centra	l KYC Records Registry (CKYCR) namely Central F			
from CKYCR through SM:	/ E-mail on the above registered number/ e-n			Witness 2	
Legrify that the informa	tion provided above is in accordance with sec	ion 285BA of the Income Tax Act, 1961 read with	Rules 114F to 114H of the	BFL Employee	★ Employee ID and sign

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

## **Vernacular Declaration Form**

English	I/We confirm that the content of this Application / Terms and Conditions were read out and explained to me / us in English and I/We confirm to have understood the same.
Hindi	मैं/हम यह पुष्टि करता हूँ/करती हूँ/करते हैं कि इस आवेदन/नियम एवं शर्तों की सामग्री को हिंदी में पढ़ कर मुझे/हमें समझाया गया था और मैं/हम उनके समझने की पुष्टि करता हूँ/करती हूँ/करते हैं।
Bengali	আমি / আমরা নিশ্চিত করছি যে এই আবেদন /নিয়ম এবং শর্তাবলী সম্পর্কে বিস্তারিত সামগ্রীটি পড়েছি এবং আমাকে / আমাদের সেটা বাংলায় ব্যাখ্যা করে বোঝানো হয়েছে এবং আমি / আমরা এটিকে বুঝেছি বলে নিশ্চয়তা প্রদান করছি
Tamil	இந்த விண்ணப்பம்/வரையறைகள் மற்றும் நிபந்தனைகளிலுள்ள விபரங்களை எனக்கு / எங்களுக்கு தமிழில் படித்துக் காட்டி விளக்கப்பட்டது என்றும் அவற்றை நான்/நாங்கள் புரிந்து கொண்டிருக்கிறேன்/புரிந்து கொண்டிருக்கிறோம் என்று நான்/நாங்கள் உறுதி அளிக்கிறோம்.
Punjabi	ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ/ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ  ਮੈਨੂੰ/ਸਾਨੂੰ ਪੰਜਾਬੀ  ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਈ ਗਈ ਅਤੇ ਸਮਝਾਈ ਗਈ ਸੀ ਅਤੇ ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਸਾਨੂੰ ਇਸ ਦੀ ਸਮਝ ਲੱਗ ਗਈ ਹੈ।
Urdu	میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ اس درخواست/ شرائط و ضوابط کے متن کو مجھے/ہمیں انگریزی میں پڑھ کر سنا دیا گیا ہے اور اس کی وضاحت کردی گئی ہے اور میں/ہم تصدیق کرتا ہوں/کرتے ہیں کہ میں/ہم نے اسے سمجھ لیا ہے۔
Malayalam	ഈ അപേക്ഷ / നിബന്ധനകളും വ്യവസ്ഥകളും എന്നിവയിലെ ഉള്ളടക്കം എനിക്ക്/ഞങ്ങൾക്ക് വായിച്ച്തരികയും മലയാളത്തിൽ എനിക്ക്/ഞങ്ങൾക്ക് വിശദീകരിച്ച്തരികയും ചെയ്തതായി ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുന്നു. എനിക്ക്/ഞങ്ങൾക്ക് അവ മനസ്സിലായി എന്ന് ഞാൻ / ഞങ്ങൾ സ്ഥിരീകരിക്കുകയും ചെയ്യുന്നു.
Gujarati	આથી હું/અમે એ વાતની પુષ્ટિ કરીએ છીએ કે, આ અરજી/નિયમો અને શરતોના લખાણને મારી/અમારી સમક્ષ ગુજરાતીમાં વાંયી સંભળાવવામાં આવ્યું હતું અને અમને સમજાવવામાં આવ્યું હતું અને મેં/અમે તેને સમજી લીધું હોવાની હું/અમે પુષ્ટિ કરું છું/કરીએ છીએ.
Telugu	ఈ అప్లికేషన్/నియమ నిబంధనల్లోని విషయంనాకు/మాకు తెలుగులోచదివి వినిపించబడిందని మరియు వివరించబడిందని మరియు నేను/మేము దీనిని అర్ధం చేసుకున్నామని నేను/మేము ధృవీకరిస్తున్నాం.
Oriya	ମୁଁ/ଆୟେ ସ୍ୱୀକାର କରୁଅଛୁ ଯେ ଏହି ଦରଖାୟ/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତି ଜଣାଉଛୁ ।
Kannada	ಈ ಮೂಲಕ ನಾನು/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/नियम व अटींमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात आला आणि समजावून देण्यात आला आणि मला/आम्हाला तो समजला असल्याची मी/आम्ही पुष्टी देतो/देते.
Assamese	মই/আমি নিশ্চিতি কৰিছো যে এই আৱেদন / নীতি আৰু চৰ্তাৱলীত থকা সবিশেষ তথ্য আমি ভালদৰে পঢ়িছো আৰু মোক / আমাক এই বিষয়ে সবিশেষ অসমীয়াত বাখ্যা কৰি বুজোৱা হৈছে আৰু মই / আমি এই বিষয়ে সমগ্ৰ কথা বুজি পাইছো বুলি নিশ্চিতি প্ৰদান কৰিলো৷
Konkani	ह्या अर्जाची/नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

Signature of First Applicant/Guardian

♠ Signature of Second Applicant/Guardian

## **KYC DOCUMENTATION FOR OPENING ACCOUNT**

Please note that these guidelines are based on the RBI Master Directions - Know Your Customer (KYC) Direction, 2016 updated as on May 10, 2021 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.