BAJAJ FINANCE LIMITED

Fixed Deposits Application Form for for Non-Resident Individuals (NRIs),
Persons of Indian Origin (PIO) and Overseas Citizen of India (OCI)

HIGHEST SAFETY

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

Rate of interest (% per annum) valid for deposits up to Rs.5 crore (w.e.f 10th May 2023) from NRO (Non Resident Ordinary) account only

For New/Existing Depositor:

	Interest rates on deposits					
Period (except table 2)	Table 1 Cumulative Non-cumulative					
	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 months	8.05%	7.77%	7.82%	7.89%	8.05%	

	Interest rates on deposits								
0.2.1		Table 2							
Period	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%				

For senior Citizen Deposits:

	Interest rates on deposits Table 3					
Period (except table 4)	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 months	8.30%	8.00%	8.05%	8.13%	8.30%	

		Interest rates on deposits Table 4					
Period	Cumulative Non-cumulative						
	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%		

Note: Subject to the minimum deposit amount mentioned in Statutory Advertisement on next page.

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035.

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

AJAJ FINANCE LIMIT

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

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. 10th May 2023) for NRIs, OCIs and PIOs

Table 1					
Period (except	Cumulative	Non-Cumulative			
table 2)	At Maturity	Monthly	Quarterly	Half Yearly	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 months	8.05%	7.77%	7.82%	7.89%	8.05%

- a) Minimum amount for opening a Fixed Deposit ("hereinafter referred is "Deposit")
- b) For the locations mentioned in point M(2)below, the minimum amount for opening a Deposit is ₹5000/-(not eligible for online investment)
- Deposit is \$5000/- (not regione for finalment exercises).

 Funds will be accepted from NRO (Non-Resident Ordinary) bank account only and the amount must not represent inward remittance or transfer from NRE/ FCNR (8)

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

 (₹in Crore)
- d) Individual depositor or primary depositor, falling under special category of Senio 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 amount up to ₹5 (five) crore
- e) 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.
- To Bajai Finance Ld("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 and/or account payee cheque (in case of rejection of transfer by NEF/RTGS) to the bank account of the depositor mentioned in the Deposit application form.
- g) The request for renewal of the Deposit signed or consented by all the Deposit holders shall reach BFL either through physical application or through BFL offline Portal atleast 24 hours prior to 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. Fixed Deposit Receipt ("FDR") of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity
- oate.

 N) In case where the depositor(s) has opted for renewal of Deposit through Deposit application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written requests oa sto reach the Company atleast 3 (three) business days prior to maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ 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: BAIAI 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	Profit (Sta	Dividend	
ended on	Before Tax	After Tax	%
31.03.2021	5,362.88	3,955.51	500
31.03.2022	8,586.39	6,350.49	1000
31.03.2023	13,811.51	10,289.74	1500

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
Shri Anup Kumar Saha	D1/302, 13 th Floor, EON Waterfront, Next to EON IT Park Road, Kharadi, Pune - 411014.	Service

,,,,						
Table 2						
0.004	Cumulative		Non-Cumulative			
Period	Period At Maturity		Quarterly	Half Yearly	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%	7.30%	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%	

NAME	ADDRESS	OCCUPATION
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

	As at 31 March 2023	As at 31 March 2022
ASSETS	31 moren 2023	31 moren 2022
ASSEIS Financial assets		
Cash and cash equivalents	1.191.35	2.898.66
Bank balances other than cash and cash	2.128.11	2,698.00
equivalents	2,120.11	2.07
Derivative financial instruments	146.98	121.90
Trade receivables	1,070.21	1,017.11
Loans	1,79,097.12	1,44,276.25
Investments	28,737.85	16,371.82
Other financial assets	715.21	464.44
Total financial assets	2,13,086.83	1,65,152.25
Non-financial assets		
Current tax assets (net)	175.85	158.96
Deferred tax assets (net)	919.00	908.40
Property, plant and equipment	1,551,96	1.189.77
Capital work-in-progress	14.60	13.27
Intangible assets under development	64.93	19.41
Intangible assets	594.95	408.67
Other non-financial assets	116.63	165.35
Total non-financial assets	3,437.92	2,863.83
Total assets	2,16,524.75	1,68,016.08
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments		140.02
Payables		140.02
Trade payables		
-Total outstanding dues of micro enterprises	1.77	
and small enterprises	1.77	

1	Current tax liabilities (net) Provisions Other non-financial liabilities	122.76 254.46 335.97	79.33 162.24 511.73
	Non-financial liabilities		
-	Total financial liabilities	1,64,318.43	1,25,206.90
	Other financial liabilities	1,121.52	962.71
	Subordinated debts	3,630.29	3,845.77
-	Deposits	44,489.79	30,289.52
	Borrowings (other than debt securities)	47,894.70	29,870.38
	Debt securities	65,669.85	59,034.58
)	-Total outstanding dues of creditors other than micro enterprises and small enterprises	558.45	301.34
l	Other payables -Total outstanding dues of micro enterprises and small enterprises	0.65	-
	and small enterprises -Total outstanding dues of creditors other than micro enterprises and small enterprises	951.41	762.58

Total liabilities and equity	2,16,524.75	1,68,016.08
Total assets	51,493.13	42,055.88
Equity Equity share capital Other equity	120.89 51,372.24	120.66 41,935.22
Total non-financial liabilities	713.19	753.30

Contingent Liabilities (Standalone)

Particulars	As at 31 March 2023	As a 31 March 202	
	31 Mai(ii 2023	31 Mai(11 2022	
Disputed claims against the Company not	63.45	52.87	
acknowledged as debts			
VAT matters under appeal	4.31	4.29	
ESI matters under appeal	5.14	5.14	
Guarantees provided	2.50	2.50	
GST / Service tax matters under appeal			
- On interest subsidy	2,164.00	2,034.72	
 On additional reversal of credit on investment activity 	573.73	545.47	
- On penal interest / charges	265.49	251.37	
On reversal of input tax credit on credit note by the customer			
- On others	14.30	13.73	
Income tax matters:			
- Appeals by the Company	16.09	9.54	
- 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: ₹69,228.02 Crore
- b) The aggregate of deposits actually held as on 31.03.2023 is as below:
 (i) Public deposits (include unclaimed deposits): ₹28,303.91 Crore
 (ii) Other than public deposits (include unclaimed deposits): ₹16,186.72 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 ₹29.30 Crore (Bajaj Housing Finance Ltd. ₹2.79 Cr, Bajaj Allianz Ltfe Insurance Company Ltd. ₹2.76 Cr, Bajaj Allianz General Insurance Company Ltd. ₹2.76 Cr, Bajaj Finser Wealth Ltd. ₹10.11 Cr, Bajaj Allionz Ltd. ₹315 Cr, Inflo Musafir Agency Ltd. ₹0.01 Cr, Bajaj Electricals Ltd. ₹0.07 Cr, Jamnalal Sons Pvt. Ltd. ₹0.13 Cr.

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

- J. 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.
- v) The Financial position of the Company as disclosed and the representations made in 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 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. Penosits may be withdrawn prior to the date of malurity subject to the regulations of
- L. Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions
- a) Upto 3 months from date of deposit: Withdrawal is not permitted. b) After 3 months but before 6 months: Interest shall not be payable
- c) After 6 months but before the date of maturity: The rate of interest shall be 2% lower than the rate specified for the period during which the scheme has run. In case of no rate being specified for the deposit period, interest rate payable shall be 3% lower than the lowest rate offered by BFL.

M.The Business carried on by the Company and its subsidiaries with details of branches or units if any: 1. Business carried on by the Company and its branches:

- branches or units if any:

 1. Business carried on by the Company and its branches:
 Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property. Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing, small business loans, loan against securities and infrastructure financing, the Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajimer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgaum, Belary, Bhandara, Bharuch, Bhatinda, Bharvangag, Bhilai, Bhiwandi, Bhopal, Bhubaneshwara, Bhuj, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Cha
- a) Gujarat Bujetha, Kahanva, Khaparwada, Nandarkha, Sunevkalla, Amadpore Sugiata - Dujetila, Karianta, Kinajarwada, Kanudanka, Takudanbi, Sarvani, Vanskui, Balda, Asarma, Darapura, Dunqri, Godavadi, Harangam, Kotambi, Sarvani, Vanskui, Balda, Bhathi Karambeli, Jitali, Umra, Barkal, Bhatlai, Kanyasi, Pardi Zankhari, Pathri, Karmal, Handod Chokdi, Bhadkad, Dehmi, Dabhasi, Kantharia, Virol, Lilchha, Navagam Kari, Sangal, Vaniyad, Mahudi, Parsa Gi, Vasna Rathod, Menpura, Sihunj, Vasna, Vasai, Dadhiyal, Kuda Gj, Vadavi, Varvada.
- Vasna, Vasai, Dadhiyal, Kuda Gj, Wadavi, Varvada.
 b) Maharashtra Baragaon Pimpri, Kharde, Manjirod, Jatoda, Mehergaon, Somthane, Odha, War, Shaha, Bhatane Javkheda, Lamkani, Chinchkhede, Shewade, Gondur, Dodi Bk, Raypur, Bhatpure, Warud MH, Dighawe, Vadjai, Indawe, Vinchur, Devbhane, Deur Budruk, Pandhurli.
 c) Rajasthan Akola RJ, Badarda, Baghera, Bhinay, Boraj, Dabok RJ, Daulatapura, Daurai, Dungla, Ganahera, Govindgarh, Hurda, Jahota, Jaitpura, Jaliya II, Jatwara, Jethana, Kadera, Karoi Kalan, Kot Khawada, Kothiya, Llachandgura, Manpura Mancheri, Menar, Muhana, Nai ki Thadi, Natata, Niwana, Radawas, Saradhana.

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
	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 26 July 2023 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.

Rajeev Jain, Managing Director DIN: 01550158

Pune 27 July 2023 HOW TO INVEST

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 Let Lid. A/c 00070350006738° and crossed "Account Payee only. The cheques should be payable at par and CTS compliant. Applications form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BRL or be submitted at any of the BRL branches, for NRFIR(RTS, please use the following details. Beneficiarly Name: Bajaj Finance Let Fixed Deposit Coll Account Fixed Deposit Collection code - BEIF08), Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0004989, Bank branch: Kanjur Marg, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +918698010101

DEPOSIT APPLICATION FORM for Non-Resident Individuals (NRIs),

Persons of Indian Origin (PIO) and Overseas Citizen of India (OCI)

BAJAJ FINANCE LIMITED

Date	Place	Code 3524	Sub Code	IFIN	Sourcing Channel:	SFDC Ref. No	Application Form No
To be filled by Bajaj Fir	nance Ltd employee	or authorised distrib	utor				
I/We apply for fre	sh or □ renewal (o	ld deposit ID		,			
Mode of Payment	(Not applicable for	renewal application)				
RTGS/NEFT/ IMPS	Account Name: Ba Account No./Client IFSC Code: HDFC00 Bank Name: HDFC Branch: Kanjurmar	04989 Bank Ltd	Deposit C	oll Ac	Cheque/UTR No		online transfer of funds
Cheque					Bank Account No. IFSC Bank Name Branch		
Pay in differen Bank Account No. Bank Name	estment account me t bank account as m		ncelled ch	eque co	oy is mandatory) IFSC Branch		
Deposit Details		D i.t. A			D	:1	T
	: Amount gures)	Deposit A (in wo			Deposit per (Months)		Tenor (in words)
	1,00,000 3,00,000				☐ 12 ☐ 15 ☐ 18 ☐ 24 ☐ 30 ☐ 33 ☐ ☐ other tenor	_	
	Interest Payor	ut Instruction				Instruction	on maturity
Cumulative Scher	ne ongwith principal ed for	Non-Cumulative Annually Quarterly] Half-yea	rly	☐ Renew Principal + ☐ Renew Principal or ☐ Pay at maturity (de	Interest (recomm	nended)
Deposit payable to	o: First Holder	Anyone or Su	_		r or Survivor r in case no option cho	sen.	

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

After filling this form, what next?

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

efer point No.4 in Term	ns and Conditions for details	
No additional	Relative of Director Director of BFL Promoter of BFL Employee Member of Public	:
benefits	Shareholder (DP/Client ID)	
Special category	Senior Citizen	
benefit available		
ote: In case of Relat	tive of director: Name of Director Relationship with Director	
rst Applicant Detail:	s (mandatory)	
st Applicant's Name	Mr. Ms. Mrs. M/s First Middle Last	
applicant is minor, i	name of guardian Mr. Ms. Mrs.	Affix a recent
elationship with gua	ardian	photograph (DO NOT STAPLE)
ate of Birth DD	M M Y Y Y Y PAN of guardian (mandatory)	
ease tick (√) If the	following is additionally applicable to you: Politically Exposed Person (PEP)	
ationality	Citizenship	ace of issue
pe of Visa : Single 6	,	
· _ ·		d upto
nder Male	Female Third Gender / Others CKYCR No./ KIN (KYC Identifier/ KYC Number)	
N/Form 60 (in absend	ce of PAN) (mandatory) Married Unmarried Oth	ers
	port):PIN/Zip code	
	State/O1/Province Priv/Zip code	
,	State/UT/ProvincePIN/Zip code	
	respondence	
110	State/O1/Province	country
obile no. or Email ID mandatory)	S T D Code Landline	Mobile Number
nployment Type:	Salaried Self Employed Professional Housewife Others	25
nnual income:	Less than Rs.5 lakhs Rs.5 lakhs - Rs.10 lakhs Rs.10 lakhs - Rs.25 lakhs Above Rs Rent/Dividend/Interest income Sale of immovable property Any refund of earnest money	.25 IdKIIS
urce of Funds:		
lucational Qualificat		
ther's/Spouse's/Mo		
	First Middle t there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towar	Last
submitted to Bajaj Fi	nance Limited.	as identity and address proof/
ower of Attorney (PC name	DA) details, as applicable (please fill in the KYC form given in page 8) 7 Mrs.	т
ate of birth	D D M M Y Y Y Y PAN/Form 60	
<		
<	Thank you for trusting us	
plication Acknowl		
me of Applicant	Thank you for trusting us	S T
pplication Acknowl me of Applicant eque/UTR No.	Thank you for trusting us ledgement (Please see overleaf) Application Number	S T
plication Acknowl	Thank you for trusting us ledgement (Please see overleaf) Application Number	S T

Write to us at wecare@bajajfinserv.in or call our IVR on 8698 01 01 01

Joint Applicant Details	
Joint Applicant's Name Mr. Ms. Mrs. M/s First Middle Last	
	ffix a recent
VEIGHOUSHID WITH ANGLORIA	hotograph NOT STAPLE)
Date of Birth DDMMYYYY PAN of guardian (mandatory)	
Please tick (✓) If the following is additionally applicable to you: Politically Exposed Person (PEP)	
Nationality Date of Expiry	ue
Type of Visa : Single entry Multiple Entry Residence permit Work permit Others	
Visa/Work permit no	
Gender Male Female Third Gender / Others CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory)	
PAN/Form 60 (in absence of PAN) (mandatory) Marital Status Married Unmarried Others	
Address (As per passport):	у
Address (Overseas):	
Local Address for Correspondence	•
City/Town/Village PIN/Zip code Country	
Email ID (Mobile no. or Email ID STD Code Landline Mobile	Number
is mandatory) Employment Type: Salaried Self Employed Professional Housewife Others	Number
Annual income: Less than Rs.5 lakhs Rs.5 lakhs Rs.10 lakhs Rs.10 lakhs - Rs.25 lakhs Above Rs.25 lakhs	
Source of Funds: Rent/Dividend/Interest income Sale of immovable property Any refund of earnest money	
Educational Qualification: Undergraduate Graduate Post graduate Doctorate Others	
Father's/Spouse's/Mother's name Mr. Ms. Mrs.	
First Middle I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity submitted to Bajaj Finance Limited.	Last and address proof)
Submittee to object market anneal.	
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/mir the amount of this deposit may be returned by Bajaj Finance Limited:	nor's death
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	of the said denosit
on behalf of the nominee in event of my/our/minor's death during the minority of the nominee	or the said deposit
Signature/thumb impression of all applicants with date:	
Mandatory	
Authorised Signatory 1 Authorised Signatory 2	
*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 Pro	oof 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	

Customer's Consent and Confirmation

- 1. 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 Company 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, 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. 2.1 / we state that the deposits have been placed by debit to the NRO account and the amount does not represent inward remittance or transfer from NRE / FCNR (B) account.
- 3. I hereby confirm that, I was not physically solicited by any person for placing Fixed Deposit and that I, personally verified on the website of Bajaj Finance Limited www.bajajfinserv.in and reached out to for the purposes of document collection and verification only.
- 4. I authorize BFL to use, verify, download, exchange, share or part with all information relating to this application to credit bureaus/credit reference agencies, its group companies, business partners with whom BFL has business relationship, financial institutions, Credit Information Companies ('CIC'), NeSL, NSDL, Central KYC Registry (CERSAI) or any authorized third-party agency as BFL may deem necessary or appropriate for use or processing of the said information and shall not hold BFL (or any of its group companies or its/ their agents/representatives) liable for use/sharing of the information as stated above and to seek/obtain any other information, relating to me, from any third party. In the event I/w am/are found to be an existing
- 5. I/we authorize BFL to use my/our existing KYC registered with BFL for 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.
- 6. CKYC Consent-
- I/ We hereby authorize BFL to verify/check/obtain/download/upload/update my/ our KYC details from/with the Central KYC Registry (CKYCR):
- a. by verifying such details through the CKYCR number (i.e., KYC Identifier/ KYC Number KIN) provided by me/ us or

Signature/Thumb impression of first applicant

(b. by furnishing such other det c. by obtaining such CKYCR nur /We hereby consent for receiv	nber/KIN, through de	etails shared by me/ us fo		nber/ema	nil address.		
Si	gnature/thumb impress	ion of all deposi	tors with date*:					
Fir	rst Applicant			Joint Applicant				l
	gnature of witness in se of thumb impression			Signature of witness in case of thumb impression				
	FATCA/CRS Details for All	Applicants/Guard	dian (mandatory)					
		Country of birth	Country of current residence	Country of tax residency		Tax identification no.*	Identifi	cation type
	First applicant/guardian							
	Joint applicant							
	citizenship or reside in. I/we Company liable under any cir authorities the Company may	r purchase from the shall be solely respo cumstance in the evalued to real also be required to real BA of the Income Tax	Company may create legonsible for undertaking a vent of a default on my/veport, reportable details Act, 1961 read with Rule	gal, tax or other financial/ reporting obligat and fulfilling any obligations that I/we may our part in fulfilling the said obligations. I/ to CBDT or close or suspend my/ our applica s 114F to 114H of the Income Tax Rules, 196	y have u / We agro ations/ co	nder the laws of such count ee that, as may be required ontracts. I certify that the info	ry/ies and s by domest ormation pro	shall not hold the ic regulators/ tax ovided above is in

Signature/Thumb impression of joint applicant *In case of thumb impression, the sourcing official to sign near the thumb impression stating that the contents of the application form are informed and clarified to the applicant/joint applicant

Terms and Conditions

- Bajaj Finance Limited (hereinafter referred to as the 'Company') shall at its sole and absolute discretion and subject to the terms and conditions contained herein, reserves the right to accept or reject any application ("Application") received for opening or placing of the fixed deposit ("Deposit") without assigning any reason whatsoever.

 (ii) The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age, (b) is of sound mind, (c) is a Non and conditions contained herein, reserv
- Resident Indian (NRI) or Overseas Citizen of India (OCI) or Person of Indian Origin (PIO), 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
- (iii) The Company does not accept deposits from foreign nationals except Person of Indian Origin.

 (iv) The Company does not accept deposits from foreign nationals except Person of Indian Origin.

 (iv) The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company from time to time. In the event amount received by the Company for opening Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for opening Deposit.
- (v) Deposits shall not be accompany repetives are night to reject the application for opening beposit.
 (vi) 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.
- (vii) 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 10 (ten) business days for resident individual deposits, 30 days for corporate deposits and 45 days for non resident deposits. (viii)The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application

2. IOINT DEPOSITS:

- (1) 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).
 (iii) All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- (iii) 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 lepositor(s).
- (iv) Any change in the joint holding of the deposit will only be considered upon receipt of joint written consent of all the deposit holders. 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

- Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of Deposit.
- (ii) 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 within 30 days of such change, failing which BFL shall not be held responsible for any consequences, actions, claims, loss due to the said change in KYC.
- (iii) 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 BFL.

 (iv) In the event of loss or destruction or mutilation of FDR and upon request received by BFL from the depositor(s), FDR will be
- re-issued by BFL in lieu of such FDR, upon submission of written request by the Depositor to BFL. 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. All expenses, if any, incurred in this connection will be borne by the depositor(s).

- (i) Individual applicants or primary applicant 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 Depo amount of up to ₹5 (five) crore;
- (ii) 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.

 (iii) 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:

- (a) In case of non-cumulative Deposits:

 1. Monthly interest payments: Last date of month

 ii. Quarterly interest payments: 31st March, 30th June, 30th September and 31st December
- iii. Half yearly interest payments: 31st March and 30th September iv. Annual interest payments: 31st March (b) In case of Cumulative Deposits: Date of maturity of the Deposit
- Interest calculation methodology
 - 1. 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 of Rs. 10 lakhs booked on 15-Apr-2020 for Tenor 1 year @10% per annum
 - Interest from 15-Apr-2020 till 31-12-2020, will be calculated as:10 lakhsx10%x261/366 days = Rs.71311
- Interest from 01-jan-2021 till 14-Apr-2021 will be calculated as:10 lakhsx10%x104/365 days = Rs. 28493/
 (d) Payment of maturity proceeds on holiday

 1. 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.

 3. Interest is compounded annually.

 (iv) 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 36 (thirty six) months. In case the application typts 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.

 (v) The interest will be paid through National Electronic Funds Transfer (NEFT)/ Real Time Gross Settlement (RTGS)/Immediate Payment Service (IMPS)/National Automated Clearing House (NACH)/cheque/any other electronic payment mode/instruments as may be permitted by RBI from time to time ("Payment Instructions"). In case of any rejection of such payment instructions 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.

5. NOMINATION:

- Nomination facility is available to the depositors. For availing the nomination facility, the applicant will be required to submit a duly filled 'Form DA 1' prescribed by the Reserve Bank of India. The aforesaid form is available at Company's branches & Company's website at https://www.bajajfinserv.in/fixed-agreements-terms-and-conditions ("Website"). Nomination made by the depositor/applicant through the said form and in the manner prescribed by the Company, shall be binding on all the joint depositor(s).

 (ii) 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).
- (iii) 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.

PAYMENT AND RENEWAL OF DEPOSIT

- The interest payouts, premature withdrawal proceeds and maturity proceeds (unless BFL receives any request for renewal within the prescribed period before the date of maturity), will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (jointly, if applicable), in writing, to BFL by way of NEFT or RTGS. In case of any rejection of such NEFT / RTGS instruction due to any reason, BFL shall dispatch the payment vide a cheque drawn in favour of the Depositor(s), within 10 (ten) days from the date of receipt of written intimation by BFL from
- (ii) 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.

 (iii) The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 24 hours 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
- Deposits will be subject to the rate of interest and other terms a conditions prevailing on the date of renewal. FUR of the existing deposit may not be required at the time of renewal of deposits as at Istands null 8 void post its maturity date.

 (iv) 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.
- (v) In case of renewal, if specific tenure is not mentioned, renewal will be done for the same term as that of the maturing Fixed

- Premature withdrawal is permitted for either one or more deposit opted by the customer through this application form.
- (ii) Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal of Deposit (including death cases) is subject to the following conditions:

 (a) 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 to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/fomninee/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

 - 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 scheme 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.

 (iii) For prematurity, interest rates will be calculated as per tables 1 and 3.

 (iv) 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.

 (v) A request form for premature withdrawal will have to be given by all depositor(s).

 (vi) The prematurity proceeds will be credited in the NRO account only

8. LOAN AGAINST DEPOSIT

Loan against deposit is not available to non resident individuals, persons of Indian origin and overseas citizen of India.

OTHER TERMS

- Income tax will be deducted at source under Section 195 of the Income Tax Act, 1961, at the rates in force. In case of Double Taxation Avoidance Agreement (DTAA), the rate of tax deducted at source will be applied as per the DTAA. NRI has to give the declaration each financial year in two respects, viz., that he is a resident of foreign country and he is not resident in India, during the relevant Financial Year, failing which TDS will be deducted at normal rates. To claim benefit of DTAA, it is compulsory to submit Tax Residency Certificate, Form 10F, No Permanent Establishment (PE) Certificate and Selfdeclaration cum Indemnity form
- TDS is applied on aggregate interest income earned by the customer and can be adjusted against interest income of any fixed deposits, which may not be proportionate to interest income on specific fixed deposit. Wherever such adjustment is carried out against cumulative fixed deposit, the interest reinvested is post 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 Indian address mentioned on the Application within 15 (fifteen) days. For all RTO (Return to Origin) cheque cases, the cheque will be held by the Company until the
- validity of the instrument, post which it will be destroyed without further notice to the applicant.

 In the event of death of any of the joint depositors, any modification in the names of the deposit holders appearing on the FDR and/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor alongwith 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
- (viii) Any change in the address, email ID, bank account etc., mentioned in the Application shall be effected by the Company only on the basis on written instruction signed by all the concerned deposit holder(s).
- (ix) The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity.
- The accompanying advertisement inviting fixed deposits forms part of the Application.
- Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune.

 By submitting this Application, I/we hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies/its affiliates to send me any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/bitly/bots/emails/post etc, irrespective of
- rejection of my/our Application.
 (xiii) 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

- Depositor(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application.
- The attached application form should be duly filled and signed by the applicant(s). The thumb impression must be
- attested by either Bank official through BSV or a Notary Public under his/her official seal.

 The amount should be deposited only by CTS compliant account payee cheque drawn in favour of 'Bajaj Finance Ltd. A/c 00070350006738' clearly stating the deposit amount alongwith the application number on the rear side of the cheque. 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 Fixed Deposit Coll Ac, Bank acc no.: BFLFD8 (numerical account number is replaced by ECMS Collection code–BFLFD8), Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0004989, Bank branch: Kanjur Marg,
 - For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinserv.in or call us
- on 020 71505275
 Introduction of all the applicants is compulsory. 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 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;

 (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 BFL for verification. The aforesaid coloured photograph and a copy of such document produced is required to be attached with the Application.
- (vi) Online deposit and renewal facility is not available for NRIs/OCIs/PIOs

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 National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road Fort Mumbai Maharashtra 400001
- (ii) 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.

KYC DOCUMENTATION FOR OPENING ACCOUNT

- (A) KYC Documentation for Opening NRI/OCI/PIO Fixed Deposit Account (Individual):
 - (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) listed below:
 - a. Valid Passport (mandatory). In case of PIO/OCI, additionally obtain PIO card/OCI card
 - b. For determining NRI/OCI/PIO status of the depositor, obtain copy of Valid Visa mentioning validity and type of Visa (i.e. single entry/ multiple entry/ Residence permit/ work permit etc.);

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
i	Valid Passport	Valid Passport
ii	Valid Driving Licence	Valid Driving License
iii	Voter's Identity Card issued by Election Commission of India	Voter's Identity Card issued by Election Commission of India
iv	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **	Proof of possession of Aadhaar Number (i.e. Aadhaar letter downloaded from UIDAI website, Aadhaar card) **
V	-	Overseas Address Proof (indicative documents): a. Overseas Driving License. b. Document issued by Government Department of Foreign jurisdiction (Work/ Resident Permit, Social Security Card, etc. c. Letter issued by Foreign Embassy or Mission in India.

^{*} Obtaining a **Certified Copy** by **Reporting Entity** (this includes BFL) means **comparing** the copy of Officially Valid Document **(OVD)** so produced by the client (i.e. customer) **with** its **Original** and recording the same on the copy by the authorised officer of BFL"

Alternatively, OVDs of Non-Resident Indians, OCIs and PIOs may be certified as Original Certified Copy by any one of the following:

- · Authorised officials of overseas branches of Scheduled Commercial Banks registered in India,
- Branches of overseas banks with whom Indian banks have relationships,
- · Notary Public abroad,
- · Court Magistrate,
- · Judge,
- Indian Embassy/Consulate General in the country where the non-resident customer resides.

(4) In case **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**:

Sr. No.	Proof of Address (PoA)
i	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)
ii	Property or Municipal tax receipt
iii	Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address
iv	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 (3), updated with Current Address, within three months of submission of the DOVD.

^{**} To Ensure that the **Aadhaar No.** (on copy of Aadhaar Letter/Aadhaar Card obtained), must be **redacted or blackened** and it is **not legible** and the Aadhaar No. should **not be entered/stored in any system**.

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 joint applicant

Signature of first applicant

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