

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

To be filled by Bajaj Finance Ltd employee or authorised distributor

Annual rate of interest valid for deposits from Rs.25,000 up to Rs.5 crore (w.e.f 01 December 2021)

For New/Existing Depositor:

(Interest Rate per annum)

For senior Citizen Deposits:

Tenor in months	Interest payout				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
12-23	5.65%	5.51%	5.53%	5.57%	5.65%
24-35	6.40%	6.22%	6.25%	6.30%	6.40%
36-60	6.80%	6.60%	6.63%	6.69%	6.80%

Tenor in months	Interest payout				
	Cumulative At Maturity	Non-cumulative			
		Monthly	Quarterly	Half Yearly	Annually
12-23	5.90%	5.75%	5.77%	5.82%	5.90%
24-35	6.65%	6.46%	6.49%	6.54%	6.65%
36-60	7.05%	6.83%	6.87%	6.93%	7.05%

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

Mode of Payment (Not applicable for renewal application)

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

Note: Cancelled cheque mandatory for online transfer of funds

Cheque/UTR No. _____

Cheque/Transaction date

Bank Account No.

IFSC

Bank Name _____

Branch _____

Cheque
Account payee cheque favoring
"Bajaj Finance Ltd. A/c 00070350006738"
(Name of 1st holder shall appear on the cheque. Else bank statement required)*

Mandatory

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

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

Pay in the investment account mentioned above OR

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

Bank Account No.

IFSC

Bank Name _____

Branch _____

Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)
<input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000 <input type="checkbox"/> 2,00,000 <input type="checkbox"/> 3,00,000 <input type="checkbox"/> 5,00,000 <input type="checkbox"/> Other <input type="text" value=""/>	_____	<input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 (Recommended) <input type="checkbox"/> <input type="text" value=""/> other tenor	_____

Mandatory

Interest Payout Instruction

At maturity alongwith principal (Recommended for maximum savings)
 Annually Half-yearly Quarterly Monthly

Instruction on maturity

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

Deposit payable to: First Holder Anyone or Survivor

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

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.	💡 - Request you to contact your Bajaj Finance representative/ authorised partner.

First Applicant Details (mandatory)

New Customer (please fill in the KYC form given in page 6)

Existing Customer (Customer ID) _____

Or Deposit ID _____

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

CKYCR No./ KIN (non-mandatory) _____

If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

Name Mr. Ms. Mrs. _____

Guardian's Name _____

(if applicant is minor)

Applicant's Date of birth _____ **Applicant's/Guardian's Mobile No.** _____

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

TDS waiver Yes. I am attaching applicable form 15 G/H

Note: you can also update forms 15 G/H later through our customer service portal Experia. Refer clause 9 (i), (ii) and (iii) in T&C.

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

4 more steps

Second Applicant Details

New Customer (please fill in the KYC form given in page 6)

Existing Customer (Customer ID) _____

Or Deposit ID _____

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please ask for a separate KYC Form from your Bajaj Finance representative/authorised partner.

CKYCR No./ KIN (non-mandatory) _____

If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

Name Mr. Ms. Mrs. _____

Guardian's Name _____

(if applicant is minor)

Applicant's Date of birth _____ **Applicant's/Guardian's Mobile No.** _____

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

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

3 more steps

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

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

I/We above named depositors do not wish to nominate

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

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

Please enter Date of Birth of the Nominee in DD/MM/YYYY _____ Mobile number of nominee _____

Email ID of Nominee _____

2. *As the Nominee is minor on this date, I/We appoint (Guardian Name _____ age _____
address _____
to receive amount of the said deposit on behalf of the nominee in event of my/our/minor's death during the minority of the nominee

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

Signature/thumb impression of all applicants with date:

Mandatory for first applicant/guardian

Mandatory for second 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.

Witness 1

Witness 2

The contents of the application form were explained to the applicant/ co applicant in _____ language.

signature and employee code of sourcing employee

2 more steps

Thank you for trusting us

Provisional Receipt (Please see overleaf)

Application Number _____

Name of Applicant _____

Cheque/UTR No. _____

Amount INR _____ Tenor _____ Months ROI _____%

Bank name _____ Branch _____ Account type _____

Bank account No. _____ IFSC _____ Transaction date _____

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

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

For BAJAJ FINANCE LTD

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 052

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

FIXED DEPOSIT SCHEMES

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

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

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

Tenor in months	Cumulative	Non-Cumulative			
		Monthly	Quarterly	Half Yearly	Annual
12 - 23	5.65%	5.51%	5.53%	5.57%	5.65%
24 - 35	6.40%	6.22%	6.25%	6.30%	6.40%
36 - 60	6.80%	6.60%	6.63%	6.69%	6.80%

Particulars	As at	As at
	31 March 2021	31 March 2020
- On penal interest/ charges	237.25	223.15
- On others	6.42	6.22
Income tax matters:		
- Appeals by the Company	0.00	0.32
- Appeals by the Income tax department	0.28	0.24

a) Minimum amount for opening a Fixed Deposit ("hereinafter referred as 'Deposit') with BFL is ₹25000/-.

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.

e) In case of online application for Deposit through BFL online link, the Deposit will be booked upon receipt of the funds by the Company from the customer and hence the Deposit will be booked within 5 days from date of the application. Subject to approval of Application by BFL, interest payable on a Deposit will be calculated from (i) the date of application made through BFL portal and associate partner portals, where payment gateway/payment aggregator enabled by BFL, is used for making payment by the Customer; (ii) the date receipt of the funds by BFL where the deposit is placed through associate partner portal and payment gateway/payment aggregator enabled by such associate partners are used; and (iii) the date of realization of amount by BFL, where the payment is made by cheque or any other mode.

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

g) The 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 Online portal at least 3 business days before maturity date of deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. Fixed Deposit Receipt ("FDR") of the existing Deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.

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 depositor(s) should submit a specific written request so as to reach the Company at least 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: BAJAJ FINANCE LTD.

B. Date of Incorporation: 25th March, 1987

C. Profits/Dividends:

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

Financial Year ended on	Profit (Standalone)		Dividend %
	Before Tax	After Tax	
31.03.2019	6,035.30	3,890.34	300
31.03.2020	6,808.13	4,881.12	500
31.03.2021	5,362.88	3,955.51	500

D. Brief particulars of the management of the Company:

The Company is managed by the Managing Director, subject to the control 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)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411001.	Industrialist
Shri Dipak Poddar (Independent Director)	171, Briji Kutir, Rungta Lane, Off Nepean Sea Road, Mumbai 400026.	Industrialist
Shri Ranjan Sanghi (Independent Director)	Flat No. 21, Misty Court, 4th Floor, Dinshaw Vachha Road, Opp. CCI Club, Churchgate, Mumbai 400 020.	Business
Shri D J Balaji Rao (Independent Director)	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional

NAME	ADDRESS	OCCUPATION
Dr. Gita Piramal (Independent Director)	Piramal House, 61, Pochkhanwala Road, Worli, Mumbai 400025.	Business
Dr. Naushad Forbes (Independent Director)	74 Koregaon Park, Lane No. 3, Pune 411001	Business
Shri Anami Narayan Roy (Independent Director)	62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant
Shri Pramit Jhaveri (Independent Director)	21C Woodlands Peddar Road, Mumbai - 400 026	Business

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

	As at 31 March 2021	As at 31 March 2020
ASSETS		
Financial assets		
Cash and cash equivalents	1,383.63	674.53
Bank balances other than cash and cash equivalents	2.13	4.83
Derivative financial instruments	0.00	171.76
Trade receivables	720.10	867.18
Loans	1,13,089.94	1,13,417.08
Investments	20,169.12	20,138.98
Other financial assets	487.33	349.51
Total financial assets	1,35,852.25	1,35,623.87
Non-financial assets		
Current tax assets (net)	155.07	204.57
Deferred tax assets (net)	919.21	847.61
Property, plant and equipment	972.44	1,016.16
Capital work-in-progress	7.07	0.00
Intangible assets under development	43.99	0.00
Intangible assets	25.76	211.98
Other non-financial assets	134.10	99.38
Total non-financial assets	2,486.64	2,379.70
Total assets	1,38,338.89	1,38,003.57

LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments	137.87	-
Payables	-	-
Trade payables		
-Total outstanding dues of micro enterprises and small enterprises	0.27	0.30
-Total outstanding dues of creditors other than micro enterprises and small enterprises	676.62	636.76
Other payables		
-Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	191.08	179.46
Debt securities	43,071.71	41,713.77
Borrowings (other than debt securities)	27,092.09	36,923.32
Deposits	25,803.43	21,427.10
Subordinated debts	3,898.61	4,141.75
Other financial liabilities	743.65	669.90
Total financial liabilities	101,615.33	105,692.36

Non-financial liabilities		
Current tax liabilities (net)	172.78	52.10
Provisions	136.56	78.87
Other non-financial liabilities	475.48	367.03
Total non-financial liabilities	784.82	498.00

Equity		
Equity share capital	120.32	119.99
Other equity	35,818.42	31,693.22
Total assets	35,938.74	31,813.21
Total liabilities and equity	1,38,338.89	1,38,003.57

Contingent Liabilities (Standalone)			
Particulars	As at 31 March 2021	As at 31 March 2020	
Disputed claims against the Company not acknowledged as debts	51.98	44.18	
VAT matters under appeal	4.29	4.39	
ESI matters under appeal	5.14	5.14	
Service tax matters under appeal	-	-	
- On interest subsidy	1,905.44	1,971.65	

The above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 20 July 2021 and copy of the same signed by Shri Rajeev Jain, Managing Director, who is authorized by the Board to sign on its behalf, has been delivered to the Reserve Bank of India for registration.

Pune
26 November 2021

HOW TO INVEST:

Applications can be made online by visiting www.bajajfinserv.in/fixd-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 to par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank acc no.: ZBAJAFD (numerical account number is replaced by CMS Collection code - ZBAJAFD), Account type: current account, Bank Name: Industrial Bank Ltd, IFSC: INDB0000006, Bank branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at Wecare@bajajfinserv.in or call us on +91 8698010101


By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain, Managing Director
DIN: 01550158

Vernacular Declaration Form

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

 Signature of First Applicant/Guardian

 Signature of Second Applicant/Guardian

KYC DOCUMENTATION FOR OPENING ACCOUNT

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

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

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

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

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

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

