

# 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:

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

Period	Interest rates on deposits				
	Table 2				
	Cumulative At Maturity	Non-cumulative			
		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:

Period (except table 4)	Interest rates on deposits				
	Table 3				
	Cumulative At Maturity	Non-cumulative			
		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%

Period	Interest rates on deposits				
	Table 4				
	Cumulative At Maturity	Non-cumulative			
		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 Finserv Corporate Office, Off Pune-Ahmednagar Road, Viman Nagar, Pune 411 014.

# BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

## FIXED DEPOSIT SCHEMES

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)

Period (except table 2)	Table 1				
	Cumulative At Maturity	Non-Cumulative			
		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 - 60 months	8.05%	7.77%	7.82%	7.89%	8.05%

Period	Table 2				
	Cumulative At Maturity	Non-Cumulative			
		Monthly	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%	7.36%	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%

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

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.

e) 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 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 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 cancellation request signed or consented by all the Deposit holders, shall reach the Company at least 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

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

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

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

#### C. Profits/Dividends:

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

Financial Year ended on	Profit (Standalone)		Dividend %
	Before Tax	After Tax	
31.03.2020	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 Bajaj 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 Harihbhakti	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

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 its behalf, has been delivered to the Reserve Bank of India for registration.

Pune  
08 May 2023

#### HOW TO INVEST:

Applications can be made online by visiting [www.bajajfinserv.in/fix-deposit](http://www.bajajfinserv.in/fix-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 0007035006738 and crossed 'Account Payee only'. The cheques should be payable at par and CIS 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.: ZBAJAJFD (numerical account number is replaced by CMS Collection code - ZBAJAJFD), Account type: current account, Bank Name: IndusInd Bank Ltd, IFSC: INDB0000006, Bank Branch: Nariman Point, Mumbai. For any investment queries or information about our affiliated partner websites, write to us at [Wecare@bajajfinserv.in](mailto: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



Scan to know more and invest

# DEPOSIT APPLICATION FORM (Resident Individual)

## BAJAJ FINANCE LIMITED

Date \_\_\_\_\_ Place \_\_\_\_\_ Code **3524** Sub Code **59370** Sourcing Channel: \_\_\_\_\_ SFDC Ref. No. \_\_\_\_\_ Application Form No. \_\_\_\_\_

To be filled by Bajaj Finance Ltd employee or authorised distributor

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

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

<b>Mandatory</b>	<input type="checkbox"/> <b>RTGS/NEFT/IMPS</b>	Beneficiary Name: <b>Bajaj Finance FD</b> , IFSC: <b>INDB0000006</b> (all the 6 digits after B are zeroes) Bank A/c No.: <b>ZBAJAJFD</b> (No space in Z, Bajaj & FD)# Bank Name: <b>IndusInd Bank, Nariman Point, Mumbai</b>	<b>Note:</b> Cancelled cheque mandatory for online transfer of funds Cheque/UTR No. _____ Cheque/Transaction date <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y																															
	D	D	M	M	Y	Y	Y	Y																																		
<input type="checkbox"/> <b>Cheque</b>	Account payee cheque favoring "Bajaj Finance Ltd. A/c 00070350006738" (Name of 1st holder shall appear on the cheque. Else bank statement required)	Bank Account No. <table border="1" style="display: inline-table;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> IFSC <table border="1" style="display: inline-table;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Bank Name _____ Branch _____																																								

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

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

Pay in the investment account mentioned above OR

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

Bank Account No. 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 IFSC 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

### Deposit Details

Deposit Amount (in figures)	Deposit Amount (in words)	Deposit period (Months)	Tenor (in words)										
<input type="checkbox"/> 50,000 <input type="checkbox"/> 1,00,000	_____	<input type="checkbox"/> 12 <input type="checkbox"/> 15 <input type="checkbox"/> 18 <input type="checkbox"/> 22	_____										
<input type="checkbox"/> 2,00,000 <input type="checkbox"/> 3,00,000	_____	<input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 33 <input type="checkbox"/> 36	_____										
<input type="checkbox"/> 5,00,000	_____	<input type="checkbox"/> 44 <input type="checkbox"/> 60 ( <b>Recommended</b> )	_____										
<input type="checkbox"/> Other <table border="1" style="display: inline-table;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											_____	<input type="checkbox"/> other tenor	_____

Interest Payout Instruction	Instruction on maturity
<p><b>Cumulative Scheme</b></p> <p><input type="checkbox"/> At maturity alongwith principal (<b>Recommended for maximum savings</b>)</p> <p><b>Non-Cumulative Scheme</b></p> <p><input type="checkbox"/> Annually   <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly   <input type="checkbox"/> Monthly</p>	<p><input type="checkbox"/> Renew Principal + Interest (<b>recommended</b>)</p> <p><input type="checkbox"/> Renew Principal only</p> <p><input type="checkbox"/> Pay at maturity (default if not selected)</p>

Deposit payable to:  First Holder    Either or Survivor

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

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

As part of our paperless initiative, Physical FD receipt has been discontinued. On successful processing, your digital FD receipt will be shared on your registered mobile number and email ID. You can also check your digital FD receipt on our new Bajaj Finserv Limited app. Scan QR to download now.

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



### 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 (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.
<b>💡</b> - In case being assisted by Bajaj Finance representative/ authorised partner, please check with them if form is submitted at Bajaj Finance branch.	<b>💡</b> - You should expect the acknowledgement within 2 days after completion of step 1.	<b>💡</b> - 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.	<b>💡</b> - Request you to contact your Bajaj Finance representative/ authorised partner.

**First Applicant Details (mandatory)**

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

Existing Customer (Customer ID) \_\_\_\_\_

Or Deposit ID \_\_\_\_\_

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

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

CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory) \_\_\_\_\_

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

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

Address \_\_\_\_\_

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

Applicant's Date of birth DD MM YYYY Applicant's/Guardian's Mobile No. \_\_\_\_\_

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

Form 15G/H submitted?  Yes  No **Note:** you can also update forms 15 G/H later through our customer service portal Experia. Refer clause 9 (i), (ii) and (iii) in T&C.

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

Note: In case of Relative of director: Name of Director \_\_\_\_\_ Relationship with Director \_\_\_\_\_

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

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

Date of birth DD MM YYYY PAN/Form 60 \_\_\_\_\_

Mandatory

4 more steps

**Second Applicant Details**

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

Existing Customer (Customer ID) \_\_\_\_\_

Or Deposit ID \_\_\_\_\_

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

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

CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory) \_\_\_\_\_

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

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

Address \_\_\_\_\_

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

Applicant's Date of birth DD MM YYYY Applicant's/Guardian's Mobile No. \_\_\_\_\_

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

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

Note: In case of Relative of director: Name of Director \_\_\_\_\_ Relationship with Director \_\_\_\_\_

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 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

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

Signature/thumb impression of all applicants:

Mandatory for first applicant/guardian

Mandatory for second applicant/guardian

2 more steps

**Thank you for trusting us**

**Application Acknowledgement (Please see overleaf)**

Application Number

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

Cheque/UTR No. \_\_\_\_\_ Amount INR \_\_\_\_\_ Tenor \_\_\_\_\_ Months

ROI\* \_\_\_\_\_ % Bank name \_\_\_\_\_ Branch \_\_\_\_\_ Account type \_\_\_\_\_

Bank account No. \_\_\_\_\_ IFSC \_\_\_\_\_ Transaction date DD MM YYYY

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

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

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

For BAJAJ FINANCE LTD











## Vernacular Declaration Form

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

 Signature of First Applicant/Guardian

 Signature of Second Applicant/Guardian

### KYC DOCUMENTATION FOR OPENING ACCOUNT

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