FIXED DEPOSIT (For sole proprietorships and entitles with 4th letter of PAN is H, F, B, A and T)

BAJAJ FINANCE LIMITED

FAAA/Stable Rating by CRISIL | MAAA Stable- Rating by ICRA



 Minimum deposit is ₹ 25,000 	-	Minimum	deposit	is ₹	25.000	/
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- Please check rate of interest with your local relationship manager as the rate may differ based on deposit relationship size with Bajaj Finance Ltd
- Rates offered by management will be binding on all deposits irrespective of the deposit size

Date:	D	D	M	M	Y	Y	Y
Application Form No.:							
Sourcing Channel: N	ID						
Broker Code:	3	6	1	6			
Sub Broker Code:	1	1(8	36			

						sub	broker code	- FQ249
		TERS AND TICK WHERE REQ	UIRED 🗹					
-	ent details							
1. Invest	ment Fres	h Renewal If	renewal, existi	ng deposi	t no.			
2. Multip	le deposit^							
No. of FDs	Deposit Amt (Rs.) per FD	Deposit Amt (in words) per FD	Total deposit Amt (Rs.)	Tenor (months)	Deposit Option	Interest payout frequency (mandatory for non-cumulative option)	Maturity Instruction	Scheme (to be filled in by BFL representative)
Α	В	С	D=A X B	Е	F	G	Н	I
					Cumulative Or	Monthly Half yearly	Renew principal+ interest Renew only principal	
					cumulative	Quarterly Annually	Payout	
					Cumulative Or		Renew principal+ interest Renew only	
					Non- cumulative	Monthly Half yearly Quarterly Annually	principal Payout	
Cumulative					Renew principal+			
					Non- cumulative	Monthly Half yearly Quarterly Annually	Renew only principal Payout	
					Cumulative Or		Renew principal+ interest	
					Non- cumulative	Monthly Half yearly Quarterly Annually	Renew only principal Payout	
					Cumulative Or		Renew principal+ interest	
					Non- cumulative	Monthly Half yearly Quarterly Annually	Renew only principal Payout	
Max 5								
^Applicat	ole only for pa	yment made through a sii	ngle tranche on	ly.	ı			
Paymen	ıt Details							
(For NEFT,	/RTGS: Benefici	ary Name: Bajaj Finance Ltd, B ank Ltd, IFSC: INDB0000006, Bar				replaced by CMS Collection code – Z	BAJAJFD), Account Type:	current account,
For Chequ	ie: funds to be					nt account, Bank Name: HDFC Bank I	Ltd, IFSC: HDFC0000007,	
		(Cheque No.)			
NEI	FT/RTGS	(Reference No.)		
Additio	nal details:							
Bank na	me					Branch		
Bank acc	ount numbe	r				Account type		
IFSC				Transacti	on date D D I	M M Y Y Y		

Applicant details						
Type of applicant	HUF Trust	Sole proprieto	orship Partnership	LLP	Body of Individuals	
	Others (please sp	ecify)				
Name	F I	R S T	M I D D L E		L A S T	
Date of Incorporation / Registration Correspondence Add	ress N M M Y Y Y	Y Landline S T	D	PAN		
City			State		Pin	
Registered Address					Pin	
City Email			State			
Authorised Signatory	// Karta/ Trustees/ Powe	er of Attorney Holder D	<u>etails</u>			
1) Name	FI	R S T	M I D D L E		L A S T	
Mobile		Email			Residential Status: Resident NRI	
Designation CKYCR No./ KIN			PAN/Form 60 (in absence of a	allotment of PAN	Date of birth D D M M Y Y Y Y Y (Mandatory)	
2) Name	F I	R S T	M I D D L E		L A S T	
Mobile		Email			Residential Status: Resident NRI	
Designation					Date of birth D D M M Y Y Y Y	
CKYCR No./ KIN			PAN/Form 60 (in absence of a	allotment of PAN	N) (mandatory)	
3) Name	F I	R S T	M I D D L E		L A S T	
Mobile		Email			Residential Status: Resident NRI	
Designation CKYCR No./ KIN			PAN/Form 60 (in absence of a	allotment of PAN	Date of birth D D M M Y Y Y Y Y (1) (mandatory)	
	orm if not filled earlier or in	case of change in previou	usly submitted information			_
	ips only - Nomination to					_
	epositors at current add eposit may be returned			on to whom in	n the event of my/our/minor's death	
1. *Name & Address	of the Nominee					
			Relationship with depositor			
	of Birth of the Nominee		M M Y Y Y			
2. *As the Nominee i	s minor on this date, I/W	e appoint (Name, addres	s and age of guardian)		to receive amount of the said deposit	
on behalf of the n	ominee in event of my/o	ur/minor's death during	the minority of the nomine	e	to receive amount of the said deposit	
Signature/thumb im	pression of all applican	ts with date:				
Man	ndatory	Mandat	ory for second applicant		Mandatory for third applicant	
First A	Applicant		Second Applicant		Third Applicant	
*Two Witnesses Nam	e & Signature 1.			2.		
*Witness required in c	ase if thumb impression), Name of nominee should l co applicant in		at appearing on valid ID Proof of the nomined ge.	2.
	d employee code ng employee					
						_

Applicants' Consent and Confirmation
I/We hereby state that all particulars, information and details provided above together with documents submitted to Bajaj Finance Limited ("BFL") are true, correct and up to date and I/We am/are obliged to keep BFL immediately updated of any change in the information provided by me in this Application Form. I/We hereby authorize BFL to pay the interest and Deposit amount upon maturity or upon the payment frequency selected by me/us, as the case may be, using the available online banking payment system, to the bank account stated by me/us in this Application or into such other bank account as may be instructed by me/us (jointly) in writing to BFL during the term of the Deposit. I/We state that the amount being deposited is not out of borrowed funds or funds acquired by accepting deposits from any other person or through any illegal or wrongful means. I/We confirm that I/we have read and understood the detailed terms and conditions annexed to this Application including the interest rate and other charges, the financials and other statements/particulars/representations furnished by BFL and after careful consideration, I/we am/are making the deposit with the BFL at my/our own risk and volition. I/We state that the first named depositor mentioned in this application should be treated as the payee for the purpose of deduction of tax, under Section 194 A/195 of the Income Tax Act, 1961, as may be applicable. I/We agree that any and all information provided by me/us in this application or through separate KYC form or previosly submitted KYC, all deposit(s) held by me/us with BFL may be disclosed by BFL to any statutory/regulatory authorities as and when required and to provide any additional document and/or information as may be prescribed by BFL/said authorities in relation to this application. I/we agree that in case of joint fixed deposit with a survivorship clause, in the event of death of one of the depositors, BFL shall be discharged by paying the Fixed Deposit proceeds prematurely to the survivor/s on request. I
I have read and understood the BFL WhatsApp Terms and Conditions available at http://bit.ly/2tf2rHH and I hereby expressly consent to receive Bajaj Finance Limited relationship related important updates on WhatsApp.

previosly submitted KYC, all deposit(s) held by me/us wire additional document and/or information as may be presonant survivorship clause, in the event of death of one of the deposit survivorship clause, in the event of death of one of the deposit survivorship clause, in the event of death of one of the deposit survivorship clause, in the event of death of one of the deposit survivorship clause.	entioned in this application should be treated as the payee I/We agree that any and all information provided by me/th BFL may be disclosed by BFL to any statutory/regulatory tribed by BFL/said authorities in relation to this application ositors, BFL shall be discharged by paying the Fixed Deposit pts to either one of us represents a valid discharge of the BFL's	us in this application or through separate KYC form or authorities as and when required and to provide any in I/we agree that in case of joint fixed deposit with a proceeds prematurely to the survivor/s on request. I/We
I have read and understood the BFL WhatsApp 1 Bajaj Finance Limited relationship related import	erms and Conditions available at http://bit.ly/2tf2rHant updates on WhatsApp.	H and I hereby expressly consent to receive
Signature/thumb impression of all applicants with	ı date:	
Mandatory	Mandatory for second applicant	Mandatory for third applicant
First Applicant	Second Applicant	Third Applicant
*Two Witnesses Name & Signature 1.	2.	
	ed by Applicant(s), Name of nominee should be same a to the applicant/ co applicant inlar	
signature and employee code of sourcing employee		

Terms and Conditions

- 1. ACCEPTANCE OF DEPOSITS:

 (I) Bajaj Finance Limited (hereinafter referred to as the 'Company'/BFL') shall accept fixed deposit ("Deposit") at its sole and absolute discretion and subject to the terms and conditions contained herein.

 (ii) The applicant agrees and acknowledges that the applicant (a) is 18 (eighteen) years of age; (b) is of sound mind; (c) can understand, read and write in English language, (d) has read, understood and agrees to be bound by these terms. Where the applicant is a minor, the Company may accept the Application provided the Application is signed by the natural or court appointed guardians of the minor on behalf of the minor and upon submission of such documents as may be required by the Company.

 (iii) The Company does not accept deposits from foreign nationals except Person of Indian Origin. The entities incorporated/registered/constituted in India and carrying business in India are eligible for placing Deposit with BFL.

 (iv) The Company shall accept Deposits subject to the minimum amount of peoposit prescribed by the Company under the Fixed Deposit Application Form ('Application''). In the event amount received by the Company for placing Deposits. No interest shall be payable by the Company in relation to such deposits.

 (v) Deposits shall not be accepted in cash.

 (vi) 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 received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected 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 R01 applicable to the particular customer category at the time of application in case of cases in which deposits has not been identified acase put on hold due to any reason. The said amount will
- (viii) The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

- JONT DEPOSITS:

 Application may be made in joint names subject to a maximum of three applicants. The Deposit will be opened in joint names subject to the condition that all the applicants (a) sign the Application in their individual capacities (b) submit KYC and other documents as specified by the Company and (c) meet the eligibility criteria specified by the Company. Mode of Operation(Annount to be paid upon maturity will be predefined basis no. of joint holders (single holding First holder, 2 holders either or survivor, 3 holders anyone or survivor, 4 holders anyone or survivor, 4 holders anyone or survivor, 4 holders anyone or survivor, 5 holders

FIXED DEPOSIT RECEIPTS

- 3. FIXED DEPOSIT RECEIPTS

 (i) 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, 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 an FDR (for any reason) and upon request received by BFL, FDR will be re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL under all circumstances, mere re-issuance of FDR(s) by BFL against single deposit of money will not result in duplication of payment or higher liability on the part of BFL. All expenses, if any, incurred in this connection will be borne by the depositor(s).

- 4. Interest:

 (I) Individual applicants or primary applicants falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of 0.25% p.a. on Deposit amount of up to ₹ 5 (five) corre;

 (II) Individual depositor applying for deposit through BEL online link https://www.bajajfinsev.in/fixed-deposit-application-form? ProductName-FD (where entire journey)'s concluded through online mode) will be eligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore. The applicant will be eligible for only one of the above-mentioned benefits per deposit transaction
- (III) Depositor (s) (individual depositor only and does not include entities) intending to renew the FDR upon maturity will be eligible for
- (iii) deposited by (individual deposits) only and use and include entirely interioring to refer the let by both individual additional rate of upto 0.10% p.a. for deposit size up to ₹ 5 Crore. Additional rate of interest will be over and above the applicable rate of interest 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.
- (iv) Interest payable on a Deposit will be calculated from the date of receipt of the funds by the Company in relation to the Deposit. The dates for interest payments are as follows:
 - In case of non-cumulative Deposits
 - Monthly interest payments: Last date of month
 - Quarterly interest payments: 31st March, 30th June, 30th September and 31st December Half yearly interest payments: 31st March and 30th September Annual interest payments: 31st March

 - In case of Cumulative Deposits: Date of maturity of the Deposit
 - Interest for part period (i.e. other than complete month/quarter/half year/year) under Non-Cumulative Deposit Schemes will be calculated from the date of Deposit till the last day of the immediate next interest payment date. If a Deposit is made within a period of 30 (thirty) days prior to any of the interest payment dates, the interest for the part period will be paid on the next interest payment

- 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:10lakhsx10%x104/365 days = Rs. 28493/

Payment of maturity proceeds on holiday

- If maturity falls on a banking holiday, then interest will be paid the next banking working day. The additional interest for the time period will be calculated on maturity value and not principal value
- period will be calculated on maturity value and not principal value

 2. 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.

 (v) Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit the best heme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 60 (sixty) months. In case the applicant opts for non-cumulative deposit option but the interest payout frequency is not indicated in the Application, the Deposit will be practicated as placed under the annual interest payout frequency scheme.

 (v) The interest will be paid through National Estropic funds froster (MEXT) Deal Time forces Schemene (NEXT) Deal Time forces
- Application, the Deposit will be treated as piaced under the annual interest payout nequency scheme.

 The interest will be paid through National Electronic Funds Transfer (NEFT)/Real Time Gross Settlement (RTGS) only. In case of any rejection of such instruction for NEFT / RTGS due to any reason, the Company will dispatch interest cheque, in favour of the first applicant in the Application, within 10 (ten) days of the receipt of intimation by the Company from its bank about such rejection
 (vii) Customer may be offered an additional interest rate on a case to case basis (within the scope of Regulatory guidelines) at the discretion of
- BFL management.

 (viii) For funds received by BFL on or after 12 May 2021, new rates will be applicable.

NOMINATION:

- Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee redunition fectory is advantage to me applicants for explaining the normal delay, in explorating for processing the commendation of the commendation of the commendation of the commendation of the company of company we destined to the company of the co the joint depositor/applicant(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).
- 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

- PAYMENT AND RENEWAL OF DEPOSIT
 Payments on account of interest and redemption of the Deposit, will be made in the bank account mentioned in the Application or such other bank account intimated by the deposit holder(s) (pionity, if applicable), in writing, to the Company from time to time or by way of cheque in favour of the first applicant appearing in the Application.

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

 In the event of death of the sole depositor and/or all the joint depositors, all payment(s) in relation to the Deposit including interest thereon

- will be made to the nominee appointed by the depositor(s) on production of proof of identity and on execution of such other documents as may be required by the Company in this regard. In the event there is no nomination by the sole depositor, the Deposit amount including interest thereon will be transferred to the legal heirs or legal representatives of the deceased depositor(s), as the case may be upon submission of Succession Certificate/Letter of Administration/Probate of the Will to the satisfaction of the Company, in the case of joint depositors, the nominee's right to receive the amount of Deposit including interest shall arise only after the death of all the depositors. The nominee, in the event of death of the depositor(s) would receive such amounts in trust for the legal heirs.

 The depositor should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach BFL atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company, No requests for renewal of Deposit and Standard and Stan
- (v) mentioned period

- PREMATURE WITHDRAWAL:
 Premature withdrawal is permitted for either one or more deposit provided the FD has completed more than 3 months from the date of issuance. The death claims will be settled in accordance with the terms and conditions applicable to Fixed Deposit.
 A request form for premature withdrawal will have to be given by depositor(s).
 Deposits may be withdrawn prior to the date of maturity subject to the regulations of the Reserve Bank of India in this regard. Please note that premature withdrawal or Deposit (including death cases) is subject to the following conditions:

 (a) Up to 3 (three) months from date of Deposit. Withdrawal of the Deposits 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 depositors/inminee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.

 (b) After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.

 (c) After 6 (six) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.

 (d) 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.

LOAN AGAINST PUBLIC DEPOSIT:

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

OTHER TERMS

- Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194-A of the Income Tax Act, 1961 except where appropriate Certificate/form as prescribed under the Income Tax Act, 1961 (refer to Form 15G/H enclosed with the deposit application form) is furnished to Company's registered office at least 2 (two) months prior to the due date of payment of interest. At present tax is deductible if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 5,000 / (Rupees five thousand only). It is the sole responsibility of the applicant to provide the Company with a fresh from TsG/H for every assessment year. Non-submission of relevant form or submission of incomplete/incorrect form may result in tax deduction and BFL will not be responsible for the same. Applicant can also fill Form 15 G/H through Experia. However, if the aggregate amount of interest paid or payable during the financial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non senior citizens, ₹ 5,00,000 (Rupees five lacs only) for In lancial year exceeds ₹ 2,50,000 (Rupees two lacs fifty thousand only) for non-senior citizens, ₹ 5,00,000 (Rupees five lacs only) for senior citizens and \$50,000 (Rupees five lacs only) for senior and taxitizens laced \$50,000 (Rupees five lacs only) for super senior citizens (aged 80 years and above), then the senior is 56/H will not valid and taxitizens flowed to the senior vide this application will be applicable for all the deposits made under this plan during the financial year. For each financial year, Applicant will have to submit separate Form 15G/H.
- TDS is applied on aggregate interest 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
- (v) In the event of cheque bounce, the cheque will be sent back to applicant's address mentioned on the Application within 15 (fifteen) days. For all 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/o change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued
- ioinity 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 all communication within 10 (ten) days of such failure of transmission. (viii)
- send physical copy of sour communication within 10 (ten) days or such raismission.

 Any change in the address, email Ib, bank account etc., mentioned in the Application shall be effected by the Company only on the basis of written instruction signed by all the concerned deposit holder(s).

 The Company reserves the right to alter, amend or delete any or all the conditions stipulated above or to vary them in special cases or to accept Deposits only for such periods as it may decide from time to time and to repay the Deposits prematurely before the date of maturity. (ix)
- accept reports only in such periods as in majecture in time to time and or repy une reports periodicity of the accompanying advertisement inviting fixed deposits forms part of the Deposit Application form. Disputes, if any, arising in connection with the Deposit, will be subject to the exclusive jurisdiction of Courts at Pune. By submitting this Application, the Applicant(s) hereby expressly consent and authorise BFL/ its representatives/its agents/ its business partners/its group companies/ its filliates to send the Applicant 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 this 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

- Applicant(s) are requested to go through the terms and conditions as mentioned above. These terms and conditions form part of the Application
- The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online
- The attached deposit application form should be duly filled and signed by the applicant(s). The amount should be deposited only by online transfer of by a CTS compliant account payee cheeue drawn in favour of 'Baja Finance ttd. A/c 00070350006733' clearly stating the deposit amount alongwith the application number on the rear side of the cheque.

 In case of investment through cheque, application form alongwith the cheque and required documents may be submitted with any of Company's branch or authorised distributors. For investment through NEFI/RTGS, please use the following details: Beneficiary Name:
 Baja Finance ttd, Bank acc no: ZBAJAFFO (numerical account number is replaced by CMS Collection ode ZBAJAFFO, Marcount type: current account, Bank Name: Indusind Bank Ltd, IFSC. INDB0000006, Bank branch: Nariman Point, Mumbai. Applications can also be made online by visiting HYPERLINK "http://www.bajajfinserv.in/fixed-deposit" or any of our affiliated partner websites or apps.

 For any investment queries or information about our affiliated partner websites, write to us at fd@bajajfinserv.in or call us on
- 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.

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.
- 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.

}<													
Provisional Rec	eipt								Applicati	on Numb	per		
Name of Applicant													
Cheque (Che	eque no)								
Amount (insert tot	al amount	in case of i	multi deposit)	INR									
Bank name					Branch					Account t	уре		
Bank account num	ber				II	FSC			Tra	ansaction	date		
Reference No. (App	plicable fo	r deposit an	nount electron	ically tran	sferred through	Net bar	nking)						
Deposit details:	Tenor	1)	Months	2)	Months	3)	Months	4)	Months	5)	Months	S	
	ROI	1)	%	2)	0/0	3)	0/₀	4)	0/0	5)	0/₀		
Write to us at wec	_ ,	-										For BAJAJ FINANCE L	.TD

BAJAJ FINANCE LIMITED

CIN-L65910MH1987PLC042961

Registered Office: Akurdi, Pune 411 035

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

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. May 12, 2021)

				•	-		
Toronto accepto	Minimum	Cladius		Non-Cur	nulative		i
Tenor in months	deposit (in Rs.)	Cumulative	Monthly	Quarterly	Half Yearly	Annual	
12 - 23		5.65%	5.51%	5.53%	5.57%	5.65%	i
24 - 35	25,000	6.10%	5.94%	5.97%	6.01%	6.10%	:
36 - 60		6.50%	6.31%	6.35%	6.40%	6.50%	

a) Minimum deposit size is as specified above

- b)(I) Individual depositor or primary depositor, falling under special category of Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age) will be eligible for additional interest at the rate of upto 0.25% p.a. on per Deposit amount of up to ₹5 (five) crore;
- (ii) Individual depositor applying for deposit through BFL online link https://www.bajajfinservi.n/fixed-deposit-application-form?ProductName =FD (where entire journey is concluded through online mode) will be leligible for additional interest at the rate of upto 0.10% p.a. on Deposit amount of upto ₹5 (five) crore;
 - Depositor will be eligible for only ${\bf one}$ of the special category benefits mentioned above in point no.(b)(1) to (ii).
- Depositors), (individual depositors only and does not include entities) intending to renew the FDR upon maturity will be eligible for additional rate of upto 0.10% p.a. for deposit size up to \$5 crore. Additional rate will be over and above the applicable rate of interest/card rate. In case of online renewal, only renewal benefit will be applicable.
- d)Rate of interest for bulk deposits for more than ₹5 Crore per deposit may vary
- offact or illustration but deposits for inductions. Close per deeposit may vary from the published card rate and will be decided on case to case basis but within the cap on Rate of Interest specified by the Reserve Bank of India.

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

 I) 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 NETF or RTGS or account payee cheque (in case of rejection of transfer by NETP(RTGS) to the bank account of the depositor mentioned in the deposit application form.

 g)The depositor(s) should submit a written request for renewal of the Deposit (or a portion thereof) so as to reach REI 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 nost (cause to the foreigneup can to the independent
- toact of the Depoist. The Wittern Legislation to the Company or to the independent financial advisors or national distributors empaneled with the Company, nor requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal of begosit shall be accepted post the above-mentioned period. Request for renewal about the Deposit shall 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. FOR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.
- renewal or deposits as it stands full a volo post tis maturity date.

 h)In case where the depositor(s) has opted for renewal of deposit through FD application form, however, wishes to cancel the renewal request, the depositor(s) should submit a specific written request so as to reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ 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

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

D. Brief particulars of the management of the Company:

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

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, Brij Kutir, Rungta Lane, Off Nepean Sea Road, Mumbai 400026.	Industrialist
Shri Ranjan Sanghi (Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Road, Opp. CCI Club, Churchgate, Mumbai 400 020.	Business

ADDRESS	OCCUPATION	
D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082.	Professional	
E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi 110048.	Economist	
Piramal House, 61, Pochkhanwala Road, Worli, Mumbai 400025.	Business	
74 Koregaon Park, Lane No. 3, Pune 411001	Business	
62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Mumbai 400030.	Retired Civil Servant	
	D-103 Adarsh Residency, 47th Cross, 8th Block, Jeyanagar, Bangalore 560082. E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi 110048. Piramal House, 61, Pothkhanwala Road, Worli, Mumbal 400025. 74 Koregaon Park, Lane No. 3, Pune 411001 62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face,	D-103 Adarsh Residency, 47th Cross, 8th Block, Jayanagar, Bangalore 560082. E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi 110048. Piramal House, 61, Pochkhanwala Road, Worli, Mumbai 400025. 74 Koregaon Park, Lane No. 3, Pune 411001 62 Sagar Tarang, Khan Abdul Gaffar Khan Road, Worli Sea Face, Servant Servant

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

the two latest audited balance sheets:		(₹in Crore)
	As at 31 March 2020	As at 31 March 2019
ASSETS		
Financial assets		
Cash and cash equivalents	674.53	240.00
Bank balances other than cash and cash	4.83	1.69
equivalents		
Derivative financial instruments	171.76	
Trade receivables	867.18	805.38
Loans	1,13,417.08	95,181.26
Investments	20,138.98	10,370.41
Other financial assets	349.51	381.61
Total financial assets	1,35,623.87	1,06,980.35
Non-financial assets		
Current tax assets (net)	204.57	147.80
Deferred tax assets (net)	847.61	660.83
Property, plant and equipment	1,016.16	495.84
Intangible assets	211.98	158.49
Other non-financial assets	99.38	56.56
Total non-financial assets	2,379.70	1,519.52
Total assets	1,38,003.57	1,08,499.87
LIABILITIES AND EQUITY Liabilities Financial liabilities Payables		
Trade payables -Total outstanding dues of micro enterprises and small enterprises	0.30	0.44
-Total outstanding dues of creditors other than	636.76	547.25

Other payables -Total outstanding dues of micro enterprises and small enterprises	-	-
-Total outstanding dues of creditors other than micro enterprises and small enterprises	179.46	218.64
Debt securities	41,713.77	39,048.97
Borrowings (other than debt securities)	36,923.32	29,970.67
Deposits	21,427.10	13,193.01
Subordinated debts	4,141.75	4,139.07
Other financial liabilities	669.90	1,411.81
Total financial liabilities	105,692.36	88,529.86
Non-financial liabilities		
Current tax liabilities (net)	52.10	22.37

Provisions Other non-financial liabilities

Contingent Liabilities (Standalone)		
Total liabilities and equity	1,38,003.57	1,08,499.87
Total assets	31,813.21	19,563.63
Other equity	31,693.22	19,448.26
Equity Equity share capital	119.99	115.37

52.10 78.87

68.88

315.13 406 38

IOIGI GSSEIS	31,013.21	19,503.03		
Total liabilities and equity	1,38,003.57	1,08,499.87		
Contingent Liabilities (Standalone)				
Particulars	As at 31 March 2020	As at 31 March 2019		
Disputed claims against the Company not acknowledged as debts	44.18	28.04		
VAT matters under appeal	4.39	4.39		
ESI matters under appeal	5.14	5.14		
Service tax matters under appeal				
- On interest subsidy	1,971.65	1,340.49		

Particulars 31 March 2020 31 March 2019 - On penal interest/ charges - On others 223.15 6.22 245.19 Income tax matters Appeals by the Company Appeals by the Income tax department

G.a) Amount which the Company can raise by way of Deposits as per Non Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016: ₹43,046.58 Crore

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

. The aggregate dues from the facilities, both fund and non-fund based, extended to . The aggregate dues from the facilities, both fund and non-fund based, extended fo, the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹43.53 crore (Bajaj Allianz General Insurance Company t.fd., Cr., Bajaj Allianz Life insurance Company t.fd., e75.59 Cr, Bajaj Entriclais t.fd. = ₹0.08 Cr, Bajaj Morging Finance Ltd. =₹7.26 Cr, Jamnalal Sons Pvt. Ltd. =₹0.19 Cr and Mukand Ltd. =₹25.14 Cr).

The Company has no overdue deposits other than unclaimed deposits.

- 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.
- In the deposits solicited by the Company are not insured.
 In 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 of discharge of liabilities by the Company.
- K. The deposits shall also be subject to the terms and conditions as per the deposit
- 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, and business loans, loan against securities and infrastructure financing, The Company is having its Branches at Agra, Ahmedabad, Badalkot, Bangalore, Baramati, Bardoli, Barelly, Baroda, Barshi, Belgaum, Bellary, Bhandara, Bharuch, Bahtaida, Bahandagar, Bhilai, Bhiwandi, Bhopal, Bububaneshwar, Bhul, Bidar, Bijapur, Bikanet, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chapdad, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durapayur, Elrur, Erode, Gandhidham, Goa, Gokak, Gulberga, Guna, Guntur, Gwailor, Haldia, Halol, Hassan, Haveri, Himatnagar, Hoshangabad, Hoshiarpur, Hoshi

Business carried on by the subsidiaries of the Company

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

the above text of advertisement has been issued on the authority and in the name of the Board of Directors and has been approved by the Board of Directors at its Meeting held on 21 July 2020 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

By order of the Board of Directors for Bajaj Finance Limited

Rajeev Jain, Managing Director

The amount should be deposited only by net-banking, cheque or debit card. Cheques should be payable to 'Bajaj Finance Ltd. for FD of <1st depositor name>' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NETT/RTGS, please use the following details: Beneficiary Name: Baja Finance Count, Bank Name: However, and the BFL branches. For NETT/RTGS, please use the following details: Beneficiary Name: Baja Finance Count, Bank Name: However, and the BFL branches for NETT/RTGS, please use the following details: Beneficiary Name: Baja Finance Count, Bank Name: Baja Finance Count, B

Applic	ation Form No.:					
FATC	A/CRS Details for non-Indi	vidual Applic	ants (n	nanda	atory)	
Name o	of the entity					
Type of	address given at KYC: Residential or Business	Residential	Busine	ess	Registered Off	ice
	ddress of tax residence would be taken as av of any change, please approach KRA & notify		egistration A	Agency) d	atabase.	
PAN		Date	of incorpora	ntion:		
City of i	ncorporation	Coun	try of incorp	oration		
Entity Co	onstitution Type: Partnership Firm HUF [Limited Liability Partnership	Society /	AOP/BOI cal Person [Trust Othe		т
	ick the applicable tax resident declaration – y" a tax resident of any country other than Inc	dia? Yes	No			
	olease fill below details for all countries (other tion on the next page	r than India) in which	the entity is	a resider	nt for tax purpose	es as well as Ultimate Beneficiary Ownership (UBO)
	Country of tax residency	Tax Identification	number or	function	al equivalent	Identification type (TIN or other, please specify)*
Reasor Reasor Reasor	is not available please tick reason A, B or A – The country where applicant is liable B – No TIN required (Select this only if the C – Any other reason	e to pay taxes does ne authorities of the	e respective	e country	of tax residen	
	the Entity's Country of Incorporation / Tax resin Entity's exemption code here					
		ı	FATCA & CR	S Declar	ation	
	(Please cons	ult your professional t	ax advisor fo	or further	guidance on FAT	CA & CRS classification)
	the Entity Country of Incorporation/Tax exemption code are provided below in tal					mention entity exemption code case of customer to mention the exemption code same.
Code	Sub categor	ГУ		Code		Sub category
A	An organization exempt from tax under section 501 as defined in section 7701(a)(37)	(a) or any individual retire	ment plan	G H	A real estate inves	stment trust iment company as defined in section 851 or an entity registered at all
В	The United States or any of its agencies or instrume				times during the t	ax year under the Investment Company Act of 1940
С	A state, the District of Columbia, a possession of the subdivisions or instrumentalities	e united States, or any of t	tneir political	J	A bank as defined	und as defined in section 584(a)
D	A corporation the stock of which is regularly traded markets, as described in Reg. section 1.1472-1(c)(1)(ed securities	K	A broker	
E	A corporation that is a member of the same expand described in Reg. section 1.1472-1(c)(1)(i)	ded affiliated group as a co	orporation	M		m tax under section 664 or described in section 4947(a)(1) t under a section 403(b) plan or section 457(g) plan
F	A dealer in securities, commodities, or derivative fir principal contracts, futures, forwards, and options) t laws of the United States or any state					
PART A	[to be filled by Financial Institutions or Direc	t Reporting Non-Finar	ncial Entities	(NFEs)]		
We a	re a:	GIIN	I (consists of	f 19 chara	cters)	
Finan	cial institution	GIN	is applied	but not	yet issued	
OR Direct	t reporting NFE					e sponsored by another entity, and indicate your sponsor's name below
	· • —					
If GIIN	not available and If the entity is a financial in	l stitution(tick whichev	ver is applica	able): N	lot required to ap	pply for Not obtained – Non-participating Fl
PART E	(please fill any one as appropriate "to be fill	ed by NFEs other than	n Direct Repo	orting NFI	Ēs")	
1.	Is the Entity an active NFE		Yes Nature			30 declaration in the next section.) No
2.	Is the Entity a passive NFE		Yes Nature			30 declaration in the next section.) No

Ultima	ate Beneficiary Ownership (UBO) declar	ation (to be filled	by a non-individual tax resident of any co	ountry other than India)
vame (of the entity			
ntity C	Constitution Type: Partnership Firm HUI			
	Limited Liability Partnershi		ridical Person Others specify	
	list below the details of controlling person(s H controlling person(s):), confirming ALL cou	untries of tax residency / permanent residency /	citizenship and ALL Tax Identification Numbers
1.	Name of Beneficial owner / Controlling person		Tax ID Type (TIN or Other, please specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency Tax ID No Or functional equivalent for ea	ach	Beneficial Interest % Address type: Residential Business	
	country		Registered Office	
2.	Name of Beneficial owner / Controlling person		Tax ID Type (TIN or Other, please specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency		Beneficial Interest %	
	Tax ID No Or functional equivalent for eacountry		Address type: Residential Business Registered Office	
3.	Name of Beneficial owner / Controlling person		Tax ID Type (TIN or Other, please specify)	Address - Include State, Country, PIN / ZIP Code & Contact Details:
	Country of Tax residency		Beneficial Interest %	
	Tax ID No Or functional equivalent for eacountry		Address type: Residential Business Registered Office	
1.	PAN, Passport, Election ID, Govt. ID, D NREGA Job Card, Others Country of Tax residency		Occupation Type - Service, Business, Others Nationality	Date of birth Gender: Male Female Other
	Tax ID No Or functional equivalent for excountry	ach	Father's Name	
2.	PAN, Passport, Election ID, Govt. ID, D NREGA Job Card, Others		Occupation Type - Service, Business, Others	Date of birth Gender: Male Female Other
	Country of Tax residency	••••••	Nationality	dender. Male remale outer
	Tax ID No Or functional equivalent for eacountry		Father's Name	
3.	PAN, Passport, Election ID, Govt. ID, D NREGA Job Card, Others		Occupation Type - Service, Business, Others	Date of birth
	Country of Tax residency		Nationality	dender. Male Fernale Other
	Tax ID No Or functional equivalent for eacountry		Father's Name	
 Certifi	cation:			
by me			ead along with the FATCA & CRS Instructions) and firm that I /We have read and understood the Fa	d hereby confirm that the information provided ATCA & CRS Terms and Conditions below and hereby
I/ we hold c hold tl	itizenship or reside in. I/we shall be solely res he Company liable under any circumstance in	ponsible for underta the event of a defau	king and fulfilling any obligations that I/we may I	for me/us under the laws of the country of which I/we have under the laws of such country/ies and shall not I/ We agree that, as may be required by domestic I/ our applications/ contracts.
Sign	ature of first Authorised Signatory/ PoA holder/ Karta/ Trustee		f second Authorised Signatory/ holder/ Karta/ Trustee	Signature of third Authorised Signatory/ PoA holder/ Karta/ Trustee
	Seal of applicant entity			

Custome	er ID:		'FORM NO. 15G'		
Applicat	pplication Form No.: [See section 197A(1), 197A(1A) and rule 29C]				
		Declaration under section 197A (1 (not being a company or f) and section 197A(1A) to irm) claiming certain inco	be made by an individual or a person omes without deduction of tax.	
			PART I		
1. Name	of Assessee (Declarant)	First Mi	ddle	Last 2. PAN of the Assessee	
3. Status	(tick whichever applicable	e): HUF 4. Previo	ous year (P.Y.) (for which de	claration is being made): 20 20	
			_	code:	
9(a). Whe	ether assessed to tax und	er the Income-tax Act, 1961: Yes	No 9(b). If yes, late	est assessment year for which assessed	
10. Estima	ated income for which thi	is declaration is made			
11. Estima	ated total income of the I	P.Y. in which income mentioned in col	umn 10 to be included		
12. Detai	ls of Form No. 15G other t	than this form filed during the previou	us year, if any		
Total	no. of Form No. 15G filed		Aggregate amount of inco	ome for which Form No. 15G filed	
13. Detail	ls of income for which the	e declaration is filed			
Sr. no.	Identification number o	f relevant investment/account, etc.8	Nature of income	Section under which tax is deductible	Amount of income
1			Fixed Deposit Interest	194 A	
2			Fixed Deposit Interest	194 A	
3			Fixed Deposit Interest	194 A	
4			Fixed Deposit Interest	194 A	
*I/We complete ar Income- tax *income/inc the assessm referred to i	nd is truly stated. *I/We c Act, 1961. *I/We further comes referred to in point nent year 2020	declare that the incomes referred to in declare that the tax *on my/our estin 13 computed in accordance with the p will be nil. *I/We also declare that	n this form are not includib mated total income includi provisions of the Income-ta: "my/our "income/incomes	best of *my/our knowledge and belief vole in the total income of any other persong *income/incomes referred to in point of x Act, 1961, for the previous year ending of the previous year ending of the previous year ending of the year 20 will not exceed the year 20	on under sections 60 to 64 of 10 *and aggregate amount n 31.03 relevant ate amount of *income/incor
Place	C	Date		Si	gnature of the Declarant
			PART II		
			nsible for paying the inco	ome referred to in column 11 of Part I]	
PAN of the	he person responsible fo	. , .		Unique Identification No.	
				R ROAD, VIMAN NAGAR, PUNE - 4110	14
		1 / 3	ail ID nount of income paid Gros		
	which Declaration is rece		·	has been paid/credited (DD/MM/YYYY)	
			on which the incoller	iso occir paid/credited (DD/MIM/ 1111)	
					person responsible red to in column 10 of Part I

*Delete whichever is not applicable

As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN). Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

- 1. Enter the name of the declarant
- 2. Enter the PAN of the declarant
- 3. Tick whichever status is applicable
- 4. The financial year to which the income pertains.
- 5. Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.
- 6-8. Enter residential address and contact details
- Please mention 'Yes' if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.
- 10. Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.
- 11. Enter income from all sources, including income filled in 10. above
- 12. In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.
- 13. Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

14. Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

- a. In a case where tax sought to be evaded exceeds twenty-five lac rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
- b. In any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

The person responsible for paying the income referred to in column 10 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No. 15G and Form No. 15H.

The person responsible for paying the income referred to in column 10 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1A) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 10 and 12.

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

- (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) listed below:

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
ı	Valid Passport	Valid Passport
ii	Valid Driving License	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	Job Card issued by NREGA duly signed by an officer of the State Government	Job Card issued by NREGA duly signed by an officer of the State Government
vi	-	Letter issued by the National Population Register containing details of Name, Address of the customer

^{*} Obtaining a **Certified Copy** by **Reporting Entity** (this includes our Company) 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 the Reporting Entity"

(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

submit an OVD mentioned in (A)(3), updated with Current Address, within three months of

(B) KYC Documents for an Account of SOLE PROPRIETORSHIP CONCERN:

- (1) KYC Documents of the Proprietor as per the KYC Documents for Individual mentioned in Point A, and
- (2) Any of the Two documents in the name of the Proprietorship Concern as Proof of Business / Activity mentioned below:

Sr. No.	Proof of Business/ Activity in the name of the Proprietorship Concern
I	Registration Certificate
ii	Certificate / License issued by the Municipal Authorities under Shop & Establishment Act
iii	Sales and Income Tax returns
iv	GST/ CST/ VAT certificate (Provisional / Final)
V	Certificate / Registration document issued by Sales Tax / Service Tax / Professional Tax Authorities
vi	Importer Exporter Code (IEC) issued to the Proprietary Concern by the office of DGFT/ Licence/Certificate of Practice issued in the Name of the Proprietary Concern by any Professional Body Incorporated under a Statute
vii	The complete Income Tax return (not just the acknowledgement) in the Name of the Sole Proprietor where the firm's income is reflected and the same is duly authenticated / acknowledged by the Income Tax Authorities
viii	Utility Bills such as Electricity, Water, and Landline Telephone bills in the Name of the Proprietary Concern

(C) KYC Documents for an Account of PARTNERSHIP FIRM:

Sr. No.	Document Name
I	Registration Certificate
ii	PAN of the Firm (PAN is mandatory)
iii	Partnership Deed
iv	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A)
V	Beneficial Ownership Declaration & KYC Documents of BO as per Point (A)

(D) KYC Documents for an Account of TRUST:

Sr. No.	Document Name
I	Registration Certificate
ii	Trust Deed
iii	PAN of the Trust
iv	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per point (A).
V	Beneficial Ownership Declaration & KYC documents of BO as per Point (A)

(E) KYC Documents for an Account of an UNINCORPORATED ASSOCIATION OR BODY OF

Sr. No.	Document Name								
I	Resolution of the Managing Body of such Association or Body of Individuals								
ii	Power of Attorney (POA) granted to attorney holder to transact on its behalf								
iii	One recent Photograph, PAN/ Form 60 and valid OVD of the person holding an Attorney to transact on its behalf. (Attorney holder means Manager, Officer, Employee, Authorised Signatory, etc. holding an Attorney to transact on behalf of the client as mentioned in Point (A))								
iv	Such information as may be required to collectively establish the legal existence of such Association or Body of Individuals								
V	Beneficial Ownership Declaration & KYC documents of BO as per Point (A)								

(F) KYC Documents for an Account of HINDU UNDIVIDED FAMILY (HUF):

Sr. No.	. Document Name									
I	Deed of Declaration of HUF or HUF Letter having Name and Signature of all Adult Male and Female Co-Parceners									
ii	PAN of HUF									
iii	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A).									

(G) KYC Documents for an Account of a LIMITED LIABILITY PARTNERSHIP FIRM:

Sr. No.	Proof of Business/ Activity in the name of the Proprietorship Concern
I	Limited Liability Partnership Agreement
ii	Certificate of Incorporation
iii	PAN of the LLP (PAN is mandatory)
iv	List of all existing designated partners of the LLP along with the Designated Partner Identification Number (DPIN) issued by the Central Government (on the letterhead of the LLP)
V	Resolution passed at the meeting of the Designated Partners for placing such Deposit/borrowing request with BFL.
vi	Proof of Address in the name of LLP
vii	One recent Photograph, PAN or Form 60, and valid OVD of the person holding an Attorney to transact on its behalf as per Point (A).
viii	Beneficial Ownership Declaration & KYC documents of BO as per Point (A).

^{**} 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.

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seal of entity applicant

Notes

A. As per the Prevention of Money laundering (Maintenance of Records) Rules, 2019,

The beneficial owner for the purpose of sub-rule (1) shall be determined as under -

- (a) Where the client is a Company, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means. Explanation For the purpose of this sub-clause
 - i. "Controlling ownership interest" means ownership of or entitlement to more than 25% of shares or capital or profits of the company;
 - ii. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders' agreements or voting agreements;
- (b) Where the client is a Partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of / entitlement to more than 15% of capital or profits of the partnership;
- (c) Where the client is an Unincorporated Association or Body of Individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than 15% of the property or capital or profits of such association or body of individuals;
- (d) Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
- (e) Where the client is a Trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership; and
- (f) Where the client or the owner of the controlling interest is a Company listed on a stock exchange, or is a subsidiary of such a company, it is NOT necessary to identify and verify the identity of any shareholder or beneficial owner of such companies.

B. Beneficial Ownership Declaration is NOT required in following cases:

Individual accounts, Sole Proprietorship accounts, Government Departments, Public Sector Undertaking, Local Government Bodies (Municipal Corporation, Gram Panchayats etc.), Company listed on a recognised stock exchange. Majority owned subsidiary of a Company listed on a recognized stock exchange.

C. Beneficial Ownership Declaration to provide details of following

Partnership Firm / LLP: natural persons / partners,	Club: Members / Authorised Signatories / Beneficiary
Trust: Trustees / Settlor / Protector / Beneficiary	Association of Persons: Members / Auth. Signatories / Beneficiary
Foundation: Founder managers/Directors / Beneficiary	Pvt. Ltd companies and Unlisted Public Ltd Companies: Shareholder / Directors / Other Beneficiaries
Society: Members/Authorised Signatories / Beneficiary	In case of Foreign Entity: Shareholder/Director/Other Beneficiaries

D. Signature on Declaration form

Sr. No.	Type of Entity	Signatory (ies) for Signing BO Declaration
I	Partnership Firm / LLP / Trust / Foundation / Society / Club	Authorised Signatories should sign as per the Mode of Operations
ii	Association	All Authorised Signatories should sign
iii	Unlisted Public Limited Companies and Private Limited Companies	Any two Directors or Company Secretary or Authorised Signatories as per Mode of Operations
iv	Foreign Entity	All Authorized Signatories should sign

E. KYC Documents of Beneficial Owners should be submitted as per the OVD under PMLA and RBI Guidelines.

- (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:

Sr. No.	Proof of Identity (PoI)	Proof of Address (PoA)
I	Valid Passport	Valid Passport
ii	Valid Driving License	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) **
٧	Job Card issued by NREGA duly signed by an officer of the State Government	Job Card issued by NREGA duly signed by an officer of the State Government
vi	-	Letter issued by the National Population Register containing details of Name, Address of the customer

^{*} Obtaining a Certified Copy by Reporting Entity (this includes our Company) 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 the Reporting Entity"

^{**} 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 / 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	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	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	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	ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਇਸ ਬਿਨੈ-ਪੱਤਰ/ਇਕਰਾਰਨਾਮੇ/ਪੱਤਰ/ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ ਮੈਨੂੰ/ਸਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਈ ਗਈ ਅਤੇ ਸਮਝਾਈ ਗਈ ਸੀ ਅਤੇ ਮੈਂ/ਅਸੀਂ ਪੁਸ਼ਟੀ ਕਰਦੇ ਹਾਂ ਕਿ ਸਾਨੂੰ ਇਸ ਦੀ ਸਮਝ ਲੱਗ ਗਈ ਹੈ।
Urdu	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	ഈ അപേക്ഷ / ഉടമ്പടി / കത്ത് / 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/કરાર/પત્ર/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/అగ్రిమెంట్/లేఖ/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/ଚୁକ୍ତିନାମା/ପତ୍ର/ନିୟମ ଓ ସର୍ଭାବଳୀର ବିଷୟବସ୍ତୁ ଆମକୁ ଇଂରାଜୀରେ ପଢ଼ି ଶୁଣାଇ ଦିଆଯାଇଛି ଏବଂ ବୁଝାଯାଇଛି ଏବଂ ମୁଁ/ଆୟେ ତାହାକୁ ବୁଝିଥିବା ସମ୍ମତି ଜଣାଉଛୁ ।
Kannada	ಈ ಮೂಲಕ ನಾನು/ನಾವು ದೃಢಪಡಿಸುವುದೇನೆಂದರೆ ಈ ಅರ್ಜಿ/ಒಪ್ಪಂದ/ಪತ್ರದಲ್ಲಿರುವ ನಿಮಯ ಮತ್ತು ಷರತ್ತುಗಳನ್ನು ನಮಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಿ ಹೇಳಲಾಗಿದೆ ಮತ್ತು ನಾನು/ನಾವು ಅದನ್ನು ಅರ್ಥೈಸಿಕೊಂಡಿದ್ದೇವೆ.
Marathi	मी/आम्ही यास पुष्टी देतो/देते की या अर्जातील/करारनाम्यातील/पत्रातील/नियम व अटींमधील मजकूर मला/आम्हाला मराठीत वाचून दाखवण्यात अका आणा समजावन देएयान आला आणा मला/आम्हाला तो समजना असल्यानी मी/आम्ही एषी देतो/देते

Authorised Signatories/PoA Holder/Karta/Trustee

নিশ্চিতি প্ৰদান কৰিলো৷

दितां/दितात आनी हांव/आमी ती समजलां/समजल्यात म्हूण खात्री दितां/दितात.

Assamese

Konkani

Authorised Signatories/PoA Holder/Karta/Trustee

মই/আমি নিশ্চিতি কৰিছো যে এই আৱেদন / চুক্তিপত্ৰ / পত্ৰ / 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

ह्या अर्जाची/कबलातीची/ पत्राची/ नेम आनी अटींची सामुग्री कोंकणीं भाशेंतल्यान वाचून दाखोवन, म्हाका/आमकां वर्णीत केल्या हाची हांव/आमी खात्री

Authorised Signatories/PoA Holder/Karta/Trustee