

BAJAJ FINANCE LIMITED

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

Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 04 July 2020)

For new customers:

Tenure in months	Minimum deposit (in ₹)	Cumulative	Non Cumulative			
			Monthly	Quarterly	Half Yearly	Annual
12-23	25,000	6.90%	6.69%	6.73%	6.79%	6.90%
24-35		7.00%	6.79%	6.82%	6.88%	7.00%
36-60		7.10%	6.88%	6.92%	6.98%	7.10%

Date:

Application Form No.: 37101533

Sourcing Channel:

Broker Code:

Sub Broker Code:

- Minimum deposit is Rs. 25,000/-

- Rates for above Rs. 5 crore may vary from the published card rate

PLEASE FILL IN BLOCK LETTERS AND TICK WHERE REQUIRED

Investment details

1. Investment Fresh Renewal If renewal, existing deposit no.

2. Multiple 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)
A	B	C	D=A X B	E	F	G	H	I
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non-cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Renew principal+interest <input type="checkbox"/> Renew only principal <input type="checkbox"/> Payout	
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non-cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Renew principal+interest <input type="checkbox"/> Renew only principal <input type="checkbox"/> Payout	
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non-cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Renew principal+interest <input type="checkbox"/> Renew only principal <input type="checkbox"/> Payout	
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non-cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Renew principal+interest <input type="checkbox"/> Renew only principal <input type="checkbox"/> Payout	
					<input type="checkbox"/> Cumulative Or <input type="checkbox"/> Non-cumulative	<input type="checkbox"/> Monthly <input type="checkbox"/> Half yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Annually	<input type="checkbox"/> Renew principal+interest <input type="checkbox"/> Renew only principal <input type="checkbox"/> Payout	
Max 5								

^Applicable only for payment made through a single tranche only.

Payment Details

(funds to be deposited in favour of **BAJAJ FINANCE LTD FIXED DEPOSIT ACCOUNT NUMBER: 00070350006738,**

Account type: current account, **Bank Name:** HDFC Bank Ltd, **IFSC:** HDFC0000007, **Bank branch:** 885, Bhandarkar Road, Pune-411004)

Cheque (Cheque No.)

NEFT/RTGS (Reference No.)

Additional details:

Bank name **Branch**

Bank account number **Account type**

IFSC **Transaction date**

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 previously 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/We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the BFL's liability. The FATCA/ CRS declaration will be considered as per the KYC form submitted separately.

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.

Signature/thumb impression of all applicants with date:

Mandatory	Mandatory for second applicant	Mandatory for third applicant
First Applicant	Second Applicant	Third Applicant

***Two Witnesses Name & Signature**

1.	2.
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*Witness required in case if thumb impression is affixed by Applicant(s), Name of nominee should be same as that appearing on valid ID Proof of the nominee. The contents of the application form were explained to the applicant/ co applicant in language.

signature and employee code of sourcing employee

Terms and Conditions

1. ACCEPTANCE OF DEPOSITS:

- 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.
- 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.
- 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.
- The Company shall accept Deposits subject to the minimum amount of deposit prescribed by the Company under the Fixed Deposit Application Form ("Application"). In the event amount received by the Company for placing Deposit is less than the minimum amount prescribed in this regard, the Company reserves the right to reject the application for placing the Deposit. No interest shall be payable by the Company in relation to such deposits.
- Deposits shall not be accepted in cash.
- The applicant agrees to submit all documents and information as may be required by the Company in relation to the Deposit, in such form and manner as may be prescribed by the Company.
- The Company reserves the right to accept or reject any application received for opening or placing the Deposit without assigning any reason whatsoever. The amount in relation to such rejected Application will not earn any interest and the said amount will be refunded as is within 30 (thirty) business days.
- The minimum amount, period and rate of interest of the scheme are indicated on cover page of the Deposit Application Form.

2. JOINT 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.
- All communications in relation to the Deposit will be addressed in the name of the first applicant appearing in the Application.
- All the payments in relation to the Deposit placed in joint names including interest and maturity proceeds, will be made in the name of the first applicant in the Application including for the purpose of deduction of tax at source and any discharge given by such first applicant in respect to any payments made by the Company will be binding on the other joint applicant(s). The proceeds will be transferred to guardian, if the FD is opened in minor's name.

3. FIXED DEPOSIT RECEIPTS

- Fixed Deposit Receipts ("FDR") will be couriered to the depositor(s) within a period of three weeks from the date of Deposit.
- 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.
- 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.
- 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-issued by BFL in lieu of lost FDR. Notwithstanding the re-issuance of FDR(s), the obligation of BFL is limited to the single FDR only, against which the money has been received by BFL. 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:

- Individual applicants falling under specific categories as mentioned below will be eligible for the following special interest rates:
 - Senior citizens (i.e. persons more than 60 years of age, subject to provision of proof of age): Additional interest at the rate of 0.25% p.a. will be provided on Deposit amount of up to ₹5 (five) crore;
 - Individual customers having a customer ID in BFL system: Additional interest to the existing customer at the rate of up to 0.10% p.a. will be provided on Deposit amount of up to ₹5 (five) crore. It is clarified that said additional benefit of 0.10% is applicable on p.a. made after gap of 15 days from the date of creation of existing deposit. For example, if the first deposit is created on 1st Jan XXXX, to avail additional benefit of up to 0.10%, the latest FD need to be created on or after 15th Jan XXXX;
 - Existing Policy holder of Bajaj Allianz Life Insurance Company Ltd. (subject to submission of proof of policy document): Additional interest at the rate of up to 0.10% p.a. on Deposit amount of up to ₹5 (five) crore;
 - Employees of Bajaj Group Companies* will get an additional rate of up to 0.10% p.a. per deposit up to ₹5 Crore;
- The applicant will be eligible for only one of the above-mentioned special category benefits per deposit transaction.
- Depositor (individual depositor only) intending to renew the FDR upon maturity will be eligible for additional rate of up to 0.10% p.a. for deposit size up to ₹5 Crore. Additional rate of interest is applicable over and above special category benefit mentioned in clause (i) above.
- 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.
- 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 date.
- Once the applicant selects the Deposit scheme specified in the Application at the time of opening the Deposit i.e. the scheme, tenor and interest payout frequency, the applicant will not have the option to subsequently revise the Deposit scheme. In the event the scheme is not indicated in the Application received by the Company, the Deposit will suo moto be opened under cumulative deposit scheme for a period of 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 treated as placed under the annual interest payout frequency 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.
- 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.
- For funds received by BFL on or after 07 Dec 2019, new rates will be applicable. In cases where applications are received by BFL before 07 Dec 2019, while corresponding funds are received by BFL on or after 07 Dec 2019, customer will have to sign a declaration of acceptance of new rates of interest or may also send us a declaration of acceptance from his registered email ID.

5. NOMINATION:

- Nomination facility is available to the applicants. For availing the nomination facility, the applicant(s) is/are required to furnish the nominee details in this application form or applicant will be required to submit a duly filled "Form DA 1" as prescribed by Reserve Bank of India. The "Form DA 1" is available in the branches of the Company & Company's website at <https://www.bajajfinserv.in/> / fixed-agreements-terms-and-conditions ("Website"). Nomination made by the depositor/applicant(s) in the manner prescribed by the Company, shall be binding on all the joint depositor/applicant(s).
- Upon request of the depositor(s), the Company will arrange to send forms for cancellation of nomination (Form DA 2) and variation of nomination (Form DA 3).
- 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.

6. 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 depositor holder(s) (jointly, 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 NEFT/RTGS and cheque (in case of rejection of transfer by NEFT/RTGS), to the bank account of the depositor 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) will 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 or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.
- In case where the depositor has opted for renewal of deposit through this application form, however, wishes to cancel the renewal request, the depositor should submit a specific written request so as to reach the Company atleast 3 (three) business days before maturity date of the Deposit. The written request can be submitted at nearest branch of the Company or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests shall be accepted post the above-mentioned period.

7. 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 of Deposit (including death cases) is subject to the following conditions:
 - Up to 3 (three) months from date of Deposit: Withdrawal of the Deposit is not permitted. However, in the event of death of a depositor, the Company may repay the Deposit prematurely (irrespective of the lock in period) to the surviving depositor (which in the case of joint holders will be the first in the sequence of applicants in the Application) or to the nominee/ legal heir(s) of the deceased depositor, upon the request of surviving depositor/s/nominee/legal heir, as the case may be, and only subject to submission of proof of death and other requisite documents to the satisfaction of the Company.
 - After 3 (three) months but before 6 (six) months from the date of the Deposit: Interest shall not be payable.
 - After 6 (six) months but before the date of maturity of the Deposit: Interest shall be payable at a rate which is 2% lower than the rate specified for the period during which the deposit plan has run. In case no rate is specified for the Deposit period, interest rate payable shall be 3% lower than the lowest rate being offered by the Company.
 - 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.

8. LOAN AGAINST PUBLIC DEPOSIT:

- Loan against the public deposit facility may be provided to depositors against the Deposit(s) placed with the Company, subject to fulfillment 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 value for such loan facility cannot exceed 75%.

9. OTHER TERMS

- Income-tax, wherever applicable, will be deducted at source on the Deposit in accordance with Section 194A 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 Form 15G/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 15G/H through Eprocure. 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, ₹3,00,000 (Rupees three lacs only) for senior citizens and ₹5,00,000 (Rupees five lacs only) for super senior citizens (aged 80 years and above), then form 15G/H will not be valid and tax will be deductible. In this respect the extant guidelines as amended from time to time will be applicable. Form 15G/H submitted 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.
- 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/or change in the bank account where interest and/or maturity proceeds are to be credited, shall be effected only upon submission of a notarized copy of the death certificate in the name of the deceased depositor along with appropriate instruction, to the Company, issued jointly by all the surviving deposit holder(s), in writing, to carry out such modifications.
- The Company will send all communications to the deposit holder(s) in electronic form from time to time at the email ID mentioned in the Application and through SMS on the registered mobile number. In case of failure in transmission of such communication, the Company will send physical copy of such communication within 10 (ten) days of such failure of transmission.
- Any change in the address, email ID, 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.
- 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 affiliates to send the Applicant any communication regarding products/services offered by them using various communication channels, such as, telephone, calls/SMS/btly/bots/emails/post etc., irrespective of rejection of this Application.

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 transfer or by a CTS compliant account payee cheque drawn in favour of Bajaj Finance Ltd Fixed Deposit Account Number 00070350006738* 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. In case of investment through direct credit to the BFL investment account, application form alongwith copy of bank statement showing debit of funds and other required documents may be submitted with any of Company's branch or authorised distributors.
- Introduction of all the applicants is compulsory. Such introduction may be by any one of the following methods:
 - 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;
 - 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.

11. IMPORTANT INFORMATION

- In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.
- 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.

*Group companies: Bajaj Holdings and Investment Ltd., Bajaj Auto Ltd., Bajaj Finserv Ltd., Bajaj Finance Ltd., Maharashtra Scooters Ltd., Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd., Bajaj Housing Finance Ltd., Bajaj Finserv Direct Ltd., Mukand Ltd., Bajaj Electricals Ltd. and Bajaj Financial Securities Ltd.



Provisional Receipt

Name of Applicant _____

Cheque (Cheque no. _____)

Amount (insert total amount in case of multi deposit) INR _____

Bank name _____ Branch _____ Account type _____

Bank account number _____ IFSC _____ Transaction date _____

Reference No. (Applicable for deposit amount electronically transferred through Net banking) _____

Deposit details: Tenor 1) _____ Months 2) _____ Months 3) _____ Months 4) _____ Months 5) _____ Months
ROI 1) _____ % 2) _____ % 3) _____ % 4) _____ % 5) _____ %

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



For BAJAJ FINANCE LTD

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

Application Number _____

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

'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. July 04, 2020)

Tenor in months	Minimum deposit (in Rs.)	Cumulative	Non-Cumulative			
			Monthly	Quarterly	Half Yearly	Annual
12 - 23	25,000	6.90%	6.69%	6.73%	6.79%	6.90%
24 - 35		7.00%	6.79%	6.82%	6.88%	7.00%
36 - 60		7.10%	6.88%	6.92%	6.98%	7.10%

Particulars	As at	As at
	31 March 2019	31 March 2018
- On penal interest/ charges	245.19	-
- On others	5.45	3.11
Income tax matters:		
- Appeals by the Company	0.32	8.90
- Appeals by the Income tax department	0.24	32.98

The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from 1 April 2018 and the effective date of such transition is 1 April 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the Reserve Bank of India ('RBI') (collectively referred to as the 'Previous GAAP'). Accordingly, the corresponding figures presented for balance sheet as at 31 March 2018 have been restated / reclassified.

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 : ₹28,116.47 Crore

b) The aggregate of deposits actually held as on 31.03.2019 : ₹13,193.01 Crore

H. The aggregate dues from the facilities, both fund and non-fund based, extended to the companies in the same group or other entities or business ventures in which the Director/Company are holding substantial interest are ₹61.95 Crore (Bajaj Allianz General Insurance Company - ₹11.77 Cr, Bajaj Allianz Life Insurance Company Ltd. - ₹2.99 Cr, Bajaj Auto Ltd. - ₹2.11 Cr, Bajaj Electricals Ltd - ₹0.01 Cr, Bajaj Housing Finance Ltd. - ₹2.25 Cr, Jammal Sons Pvt. Ltd - ₹0.19 Cr and Mukand Ltd. - ₹42.63 Cr).

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

J. The Company declares as under:

- The Company has complied with the provisions of the directions applicable to it.
- The compliance with the directions does not imply that the repayment of Deposits is guaranteed by the Reserve Bank of India.
- The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
- The deposits solicited by the Company are not insured.
- The financial position of the Company as disclosed and the representations made in the deposit application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof. The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinion expressed by the Company and for repayment of deposits / discharge of liabilities by the Company.

K. The deposits shall also be subject to the terms and conditions as per the deposit application form.

L. 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:

- Upto 3 months from date of deposit: Withdrawal is not permitted
- After 3 months but before 6 months: Interest shall not be payable
- 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:

Providing consumer finance ranging from vehicle loans, consumer durable financing, personal loans, loan against property, Home Loans, construction equipment financing, small business loans, loan against securities and infrastructure financing. The Company is having its Branches at Agra, Ahmedabad, Ahmednagar, Ajmer, Akola, Akot, Alappuzha, Allahabad, Ambala, Amravati, Amreli, Amritsar, Anand, Anantpur, and Ankaleshwar, Asansol, Aurangabad, Bagalkot, Bangalore, Baramati, Bardoli, Bareilly, Baroda, Barshi, Belgum, Bellary, Bhandara, Bharuch, Bhatinda, Bhavnagar, Bhilai, Bhiwandi, Bhopal, Bhubaneswar, Bhub, Bidar, Bijapur, Bikaner, Bilaspur, Bokaro, Bolpur, Borsad, Calicut, Chalisgaon, Chandigarh, Chandrapur, Chennai, Chhindwara, Chikhli, Chiplun, Chitradurga, Chittaranjan, Chopda, Cochin, Coimbatore, Cuddalore, Cuttack, Dabhoi, Dahod, Davangere, Dehradun, Dewas, Dhanbad, Dharapuram, Dharwad, Dhule, Dindigul, Durgapur, Eluru, Erode, Gandhidham, Goa, Gokak, Gulbarga, Guna, Guntur, Gwalior, Haldia, Halol, Hassan, Haveri, Himmatnagar, Hoshangabad, Hoshiarpur, Hospet, Hubli, Hyderabad, Indore, Jabalpur, Jagadhri, Jaipur, Jalandhar, Jalgaon, Jalpaiguri, Jammu, Jamnagar, Jammu, Jamshedpur, Jodhpur, Junagadh, Kadi, Kaitahl, Kakinda, Kalka, Kannur, Kanpur, Kapurthala, Karad, Karaikudi, Karnal, Karunagappally, Karur, Karvat, Katni, Khargone, Khandwa, Kharagpur, Kolar, Kolhapur, Kolkata, Kollam, Kopergaon, Korba, Kota, Kottayam, Kurnool, Kurukshetra, Latur, Lucknow, Ludhiana, Machilipatnam, Madurai, Mandya, Mangalore, Mapasa, Margao, Mehsana, Moga, Morbi, Mumbai, Mysore, Nabha, Nadiad Nagarcroli, Nagpur, Namakkal, Nanded, Nandurbar, Nashik, Navsari, Nellore, New Delhi, Naganpur, Pandharpur, Panipat, Patiala, Patna, Pen, Phagwada, Pimpalgaon, Pollachi, Pondicherry, Pune, Puttur, Raichur, Raipur, Rajahmundry, Rajgurunagar, Rajkot, Rajnandgaon, Rajpura, Ranaghat, Ranchi, Ratlam, Ratnagiri, Rewa, Rohtak, Ropar, Rourkela, Salem, Sangli, Satara, Satna, Sehore, Shimla, Shimga, Siliguri, Sirsa, Solapur, Surat, Surendranagar, Tenali, Thiruvalla, Tirunelveli, Tirupati, Tirupur, Trichur, Trichy, Tiruvannamur, Tumakuru, Tuticorin, Udaipur, Udipi, Ujjain, Vadakara, Valsad, Vapi, Varanasi, Vidisha, Vijayawada, Vizag, Vizianagaram, Wani, Warangal, Wardha, Warud, Washim, Yavatmal and all other branches mentioned on the official website page www.bajajfinserv.in - Scroll to bottom of the webpage - Contact us -> Visit our branch or by directly clicking <https://www.bajajfinserv.in/branch-locator>

2. Business carried on by the subsidiaries of the Company:

St. 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

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 online mode (where entire journey is 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;

Depositor will be eligible for only one of the special category benefits mentioned above in point no.(b)(i) to (ii).

c) Depositor(s) (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 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) 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.

f) The depositor(s) 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 or sending by post/ courier to the Company or to the independent financial advisors or national distributors empaneled with the Company. No requests for renewal of Deposit shall be accepted post the above-mentioned period. Request for renewal should be accompanied by the Deposit application form duly filled in and signed by all the Deposit holders. Renewal of Deposits will be subject to the rate of interest and other terms & conditions prevailing on the date of renewal. FDR of the existing deposit may not be required at the time of renewal of deposits as it stands null & void post its maturity date.

g) 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/ 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	
31.03.2017	2,817.52	1,836.55	180
31.03.2018	4,056.36	2,646.70	200
31.03.2019	6,035.30	3,890.34	300

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 Rahul Bajaj (Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Sanjiv Bajaj (Vice Chairman)	Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajeev Jain (Managing Director)	D-2, Ivy Glen, Marigold Premises, Kalyani Nagar, Pune 411 014.	Service
Shri Madhur Bajaj (Non-Executive Director)	Bungalow No. 3, Bajaj Vihar Colony, Mumbai-Pune Road, Akurdi, Pune 411 035.	Industrialist
Shri Rajiv Bajaj (Non-Executive Director)	34/35, Yog Koregaon Park, Lane No. 2, Pune 411 001.	Industrialist
Shri Dipak Poddar (Non-Executive and Independent Director)	Brij Kutir, Rungta Lane, 17th floor, Off Nepean Sea Road, Mumbai 400 026.	Industrialist
Shri Ranjan Sanghi (Non-Executive and Independent Director)	Flat No. 21, Mistry Court, 4th Floor, Dinshaw Vachha Rd, Mumbai 400 020.	Business

NAME	ADDRESS	OCCUPATION
Shri D J Bajaj Rao (Non-Executive and Independent Director)	D-103 Adarsh Residency, 47 Cross, 2nd Main, 8th Block, Jayanagar, Bangalore 560 082.	Professional
Dr. Omkar Goswami (Non-Executive and Independent Director)	E-121, Masjid Moth, First Floor, Greater Kailash 3, New Delhi - 110 048.	Economist
Dr. Gita Priamal (Non-Executive and Independent Director)	Piramal House, 6th Floor, 61, Pochkhawanala Road, Worli, Mumbai 400 025.	Business
Dr Naushad Forbes (Non-Executive and Independent Director)	74 Koregaon Park, Pune - 411 001	Business
Shri Anami Narayan Roy (Non-Executive and Independent Director)	62 Sagar Tarang, Worli Sea Face, Mumbai 400 030.	Social Entrepreneur, Retired Civil Servant

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

	As at	
	31 March 2019	31 March 2018
ASSETS		
Financial assets		
Cash and cash equivalents	240.00	227.33
Bank balances other than (a) above Receivables	1.69	1.49
Trade receivables	805.38	585.21
Other receivables	86.59	53.64
Loans	95,181.26	75,532.88
Investments	10,370.41	3,653.46
Other financial assets	297.04	254.79
Total financial assets	1,06,982.37	80,308.80
Non-financial assets		
Current tax assets (net)	147.80	24.28
Deferred tax assets (net)	660.83	762.98
Property, plant and equipment	495.84	343.87
Intangible assets	158.49	120.79
Other non-financial assets	54.54	54.71
Total non-financial assets	1,517.50	1,306.63
Total assets	1,08,499.87	81,615.43

LIABILITIES AND EQUITY

Liabilities

Financial liabilities

Payables

Trade payables

-Total outstanding dues of micro enterprises and small enterprises 0.44 0.43

-Total outstanding dues of creditors other than micro enterprises and small enterprises 547.25 438.89

Other payables

-Total outstanding dues of micro enterprises and small enterprises - -

-Total outstanding dues of creditors other than micro enterprises and small enterprises 218.64 169.94

Debt securities

39,048.97 31,528.94

Borrowings (other than debt securities) 29,970.67 20,169.36

Deposits 13,193.01 7,792.87

Subordinated debts 4,139.07 4,138.16

Other financial liabilities 1,411.81 1,249.38

Total financial liabilities 88,529.86 65,487.97

Non-financial liabilities

Current tax liabilities (net)

22.37 24.87

Provisions 68.88 61.71

Other non-financial liabilities 315.13 223.67

Total non-financial liabilities 406.38 310.25

Equity

Equity share capital 115.37 115.03

Other equity 19,448.26 15,702.18

Total assets 19,563.63 15,817.21

Total liabilities and equity 1,08,499.87 81,615.43

Contingent Liabilities (Standalone)

Particulars As at 31 March 2019 As at 31 March 2018

Disputed claims against the Company not acknowledged as debts 28.04 31.27

VAT matters under appeal 4.39 2.39

ESI matters under appeal 5.14 5.14

Service tax matters under appeal - -

- On interest subsidy 1,340.49 1,243.80

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 25 July 2019 and copy of the same signed by the majority of Directors has been delivered to the Reserve Bank of India for registration.

Pune
19 June 2020

HOW TO INVEST:

The amount should be deposited only by cheque or debit card made payable to 'BAJAJ FINANCE LTD - ACCOUNT NUMBER 00070350006738' and crossed 'Account Payee only'. The cheques should be payable at par and CTS compliant. Application Form along with the necessary remittance should be sent to the Distributors of the Fixed Deposit Schemes of BFL or be submitted at any of the BFL branches. For NEFT/RTGS, please use the following details: Beneficiary Name: Bajaj Finance Ltd, Bank account no.: 00070350006738, Account type: current account, Bank Name: HDFC Bank Ltd, IFSC: HDFC0000007, Branches: 885, Bhandarkar Road, Pune-411004

Write to us at fd@bajajfinserv.in or call us on 020 71505108

By order of the Board of Directors
for Bajaj Finance Limited

Rajeev Jain
Managing Director
DIN: 01550158

Application Form No.:

FATCA/CRS Details for non-Individual Applicants (mandatory)

Name of the entity

Type of address given at KYC: Residential or Business Residential Business Registered Office

Note: "Address of tax residence would be taken as available in KRA (KYC Registration Agency) database.
In case of any change, please approach KRA & notify the changes"

PAN..... Date of incorporation:

City of incorporation..... Country of incorporation.....

Entity Constitution Type: Partnership Firm HUF Society AOP/BOI Trust Liquidator
Limited Liability Partnership Artificial Juridical Person Others specify.....

Please tick the applicable tax resident declaration –

Is "Entity" a tax resident of any country other than India? Yes No

If 'yes', please fill below details for all countries (other than India) in which the entity is a resident for tax purposes as well as Ultimate Beneficiary Ownership (UBO) declaration on the next page

Country of tax residency	Tax Identification number or functional equivalent	Identification type (TIN or other, please specify)*

*If TIN is not available please tick reason A, B or C

Reason A – The country where applicant is liable to pay taxes does not issue Tax Identification number to its residents

Reason B – No TIN required (Select this only if the authorities of the respective country of tax residence do not require TIN to be collected)

Reason C – Any other reason

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here.....

FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

In case the Entity Country of Incorporation/Tax residence is US but entity is not specified US person mention entity exemption code _____
Entity exemption code are provided below in table which can be enclosed with application form for ease of customer to mention the exemption code same.

Code	Sub category	Code	Sub category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)	G	A real estate investment trust
B	The United States or any of its agencies or instrumentalities	H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities	I	A common trust fund as defined in section 584(a)
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)	J	A bank as defined in section 581
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)	K	A broker
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state	L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
		M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

PART A [to be filled by Financial Institutions or Direct Reporting Non-Financial Entities (NFES)]

We are a: Financial institution <input type="checkbox"/> OR Direct reporting NFE <input type="checkbox"/>	GIIN (consists of 19 characters) GIIN is applied but not yet issued <input type="checkbox"/> Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity.....
--	---

If GIIN not available and If the entity is a financial institution(tick whichever is applicable): Not required to apply for Not obtained – Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1.	Is the Entity an active NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) No <input type="checkbox"/> Nature of Business.....
2.	Is the Entity a passive NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) No <input type="checkbox"/> Nature of Business.....

Ultimate Beneficiary Ownership (UBO) declaration (to be filled by a non-individual tax resident of any country other than India)

Name of the entity

Entity Constitution Type: Partnership Firm HUF Society AOP/BOI Trust Liquidator

Limited Liability Partnership Artificial Juridical Person Others specify.....

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s):

1.	Name of Beneficial owner / Controlling person..... Country of Tax residency..... Tax ID No. - Or functional equivalent for each country.....	Tax ID Type (TIN or Other, please specify)..... Beneficial Interest %..... Address type: Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>	Address - Include State, Country, PIN / ZIP Code & Contact Details:
2.	Name of Beneficial owner / Controlling person..... Country of Tax residency..... Tax ID No. - Or functional equivalent for each country.....	Tax ID Type (TIN or Other, please specify)..... Beneficial Interest %..... Address type: Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>	Address - Include State, Country, PIN / ZIP Code & Contact Details:
3.	Name of Beneficial owner / Controlling person..... Country of Tax residency..... Tax ID No. - Or functional equivalent for each country.....	Tax ID Type (TIN or Other, please specify)..... Beneficial Interest %..... Address type: Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/>	Address - Include State, Country, PIN / ZIP Code & Contact Details:

If passive NFE, please provide below additional details (to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India):

1.	PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others..... Country of Tax residency..... Tax ID No. - Or functional equivalent for each country.....	Occupation Type - Service, Business, Others..... Nationality..... Father's Name	Date of birth..... Gender: Male <input type="checkbox"/> Female <input type="checkbox"/> Other <input type="checkbox"/>
2.	PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others..... Country of Tax residency..... Tax ID No. - Or functional equivalent for each country.....	Occupation Type - Service, Business, Others..... Nationality..... Father's Name	Date of birth..... Gender: Male <input type="checkbox"/> Female <input type="checkbox"/> Other <input type="checkbox"/>
3.	PAN, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others..... Country of Tax residency..... Tax ID No. - Or functional equivalent for each country.....	Occupation Type - Service, Business, Others..... Nationality..... Father's Name	Date of birth..... Gender: Male <input type="checkbox"/> Female <input type="checkbox"/> Other <input type="checkbox"/>

Certification:

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Declaration:

I/ we understand that my/our purchase from the Company may create legal, tax or other financial/ reporting obligations for me/us under the laws of the country of which I/we hold citizenship or reside in. I/we shall be solely responsible for undertaking and fulfilling any obligations that I/we may have under the laws of such country/ies and shall not hold the Company liable under any circumstance in the event of a default on my/our part in fulfilling the said obligations. I/ We agree that, as may be required by domestic regulators/ tax authorities the Company may also be required to report, reportable details to CDBT or close or suspend my/ our applications/ contracts.

Signature of first Authorised Signatory/
PoA holder/ Karta/ Trustee

Signature of second Authorised Signatory/
PoA holder/ Karta/ Trustee

Signature of third Authorised Signatory/
PoA holder/ Karta/ Trustee

Seal of applicant entity

Customer ID:

'FORM NO. 15G'

Application Form No.:

[See section 197A(1), 197A(1A) and rule 29C]

Declaration under section 197A (1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax.

PART I

- 1. Name of Assessee (Declarant) ... 2. PAN of the Assessee ...
3. Status (tick whichever applicable): HUF 4. Previous year (P.Y.) ...
5. Residential Status ... 6. Complete address including PIN code: ...
7. Email: ... 8. Telephone/mobile no: ...
9(a). Whether assessed to tax under the Income-tax Act, 1961: Yes No 9(b). If yes, latest assessment year for which assessed ...
10. Estimated income for which this declaration is made ...
11. Estimated total income of the P.Y. in which income mentioned in column 10 to be included ...
12. Details of Form No. 15G other than this form filed during the previous year, if any ...
Total no. of Form No. 15G filed ... Aggregate amount of income for which Form No. 15G filed ...
13. Details of income for which the declaration is filed

Table with 5 columns: Sr. no., Identification number of relevant investment/account, etc.8, Nature of income, Section under which tax is deductible, Amount of income. Contains 4 rows of Fixed Deposit Interest data.

14. Declaration/Verification

*I/We ... do hereby declare that to the best of *my/our knowledge and belief what is stated above is correct, complete and is truly stated. *I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income- tax Act, 1961.

Place ... Date ... Signature of the Declarant

PART II

[To be filled by the person responsible for paying the income referred to in column 11 of Part I]

Name of the person responsible for paying BAJAJ FINANCE LIMITED Unique Identification No. ...
PAN of the person responsible for paying AACCB1518L
Complete Address: 4TH FLOOR, BAJAJ FINSERV CORPORATE OFFICE, OFF PUNE AHMEDNAGAR ROAD, VIMAN NAGAR, PUNE - 411014
TAN of the person responsible for paying: PNEB00001B Email ID ...
Telephone No. (with STD Code) and Mobile No.020-30405060 Amount of income paid Gross Interest for FY ...
Date on which Declaration is received ... Date on which the income has been paid/credited (DD/MM/YYYY) ...
Place ... Signature of the person responsible for paying the income referred 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
9. 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 (1) 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 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) 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) **
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”

** 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**.

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

Sr. No.	Proof of Address (PoA)
i	Utility bill , in the name of the client, which is not more than two months old of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill)
ii	Property or Municipal tax receipt
iii	Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public-Sector Undertakings, if they contain the address
iv	Letter of Allotment of Accommodation from Employer issued by State Government or Central Government Departments, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and Listed Companies, and Leave & License Agreements with such employers allotting official accommodation

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

(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 Proprietorship Concern by the office of DGFT/ Licence/Certificate of Practice issued in the Name of the Proprietorship 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 Proprietorship 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 INDIVIDUALS:

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).

Beneficial Ownership Declaration

To,
Bajaj Finance Limited

Date:

Account No. _____

Customer ID No. _____

Name of the Entity:

Type of the Entity:

Address of the Entity:

Pincode

The company is listed on _____ Stock Exchange / Not listed on any Stock Exchange.

The Company is Subsidiary of _____ which is listed on _____ Stock Exchange.

In all other cases, (Entity other than a Listed Co. or Subsidiary of a Listed Co., Please fill Section - I, & Section-II if applicable).

Section - I (i)

I / We the undersigned hereby declare that following persons own 25% (in case of Companies) / 15% (in other cases) or more interest in the captioned entity. **(Refer Note - A)**

Sr. No.	Name of Shareholders / Beneficial Owners / Partners / Trustees etc.	Address of Share-holders / Beneficial Owners / Partners / Trustees etc.	Beneficial Owner Type (Refer Note C)	Date of Birth / Registration / Incorporation	PAN / Registration No.	Nationality	% of Shareholding / Profits / Interest / Ownership in the Entity
1.							
2.							
3.							
4.							

Section - I (ii)

Applicable only if there is / are non-individual shareholder(s) / partners etc. having controlling ownership interest in excess of the prescribed threshold as declared in **Section - I (i)**

Following persons(s), have controlling ownership interest in Beneficial Owner of the Entity as declared in **Section - I (i)** above.

Sr. No.	Name of Shareholders / Beneficial Owners / Partners / Trustees etc.	Address of Share-holders / Beneficial Owners / Partners / Trustees etc.	Beneficial Owner Type (Refer Note C)	Date of Birth / Registration / Incorporation	PAN / Registration No.	Nationality	% of Shareholding / Profits / Interest / Ownership in the Entity
1.							
2.							
3.							
4.							

OR

Section - II

Applicable, if no person has controlling ownership in excess of the prescribed threshold as declared in **Section - I**.

I / We declare that no person / entity holds controlling ownership in the captioned company in excess of the threshold limit prescribed below.

Authorised Signatories/
PoA Holder/ Karta/ Trustee (i) _____

Signature _____

Authorised Signatories/
PoA Holder/ Karta/ Trustee (ii) _____

Signature _____

Authorised Signatories/
PoA Holder/ Karta/ Trustee (iii) _____

Signature _____

(Refer note D for Signature requirement)

seal of entity applicant

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) **
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”

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

Authorised Signatories/PoA Holder/Karta/Trustee

Authorised Signatories/PoA Holder/Karta/Trustee

Authorised Signatories/PoA Holder/Karta/Trustee