

Fixed Deposits Application Form for Resident Individuals

HIGHEST SAFETY	LOAN AGAINST DEPOSIT AVAILABLE
Rated CRISIL AAA/ STABLE and [ICRA]AAA(Stable)	As per RBI guidelines, loan against deposit is available after 3 months from the date of deposit upto 75% of the deposit principal amount, subject to the terms and conditions of Bajaj Finance Ltd. Interest on such loans will be 2% above the deposit rate. This facility is not available for deposits from minors and NRIs.

Rate of interest (% per annum) valid for deposits up to Rs.3 crore (w.e.f 14th November 2024)

FD Max: Valid for deposit amount from ₹15,000 to ₹25,000

For Senior Citizen						For New/Existing Depositor					
Bajaj Finance Digital FD (available only for App and web)	Table 1					Bajaj Finance Digital FD (available only for App and web)	Table 7				
	Cumulative	Non-cumulative					Cumulative	Non-cumulative			
		At Maturity	Monthly	Quarterly	Half Yearly			Annually	At Maturity	Monthly	Quarterly
42 months	8.85%	8.51%	8.57%	8.66%	8.85%	42 months	8.60%	8.28%	8.34%	8.42%	8.60%
Special Period	Table 2					Special Period	Table 8				
	Cumulative	Non-cumulative					Cumulative	Non-cumulative			
		At Maturity	Monthly	Quarterly	Half Yearly			Annually	At Maturity	Monthly	Quarterly
18 months	8.25%	7.95%	8.01%	8.09%	8.25%	18 months	8.00%	7.72%	7.77%	7.85%	8.00%
22 months	8.35%	8.05%	8.10%	8.18%	8.35%	22 months	8.10%	7.81%	7.87%	7.94%	8.10%
33 months	8.55%	8.23%	8.29%	8.37%	8.55%	33 months	8.30%	8.00%	8.05%	8.13%	8.30%
44 months	8.70%	8.37%	8.43%	8.52%	8.70%	44 months	8.45%	8.14%	8.20%	8.28%	8.45%
Regular Period	Table 3					Regular Period	Table 9				
	Cumulative	Non-cumulative					Cumulative	Non-cumulative			
		At Maturity	Monthly	Quarterly	Half Yearly			Annually	At Maturity	Monthly	Quarterly
12 - 14 months	7.85%	7.58%	7.63%	7.70%	7.85%	12 - 14 months	7.60%	7.35%	7.39%	7.46%	7.60%
15 - 23 months	7.95%	7.67%	7.72%	7.80%	7.95%	15 - 23 months	7.70%	7.44%	7.49%	7.56%	7.70%
24 - 35 months	8.40%	8.09%	8.15%	8.23%	8.40%	24 - 35 months	8.00%	7.72%	7.77%	7.85%	8.00%
36 - 60 months	8.55%	8.23%	8.29%	8.37%	8.55%	36 - 60 months	8.30%	8.00%	8.05%	8.13%	8.30%

Regular FD: Valid for deposit amount from ₹25,001 to ₹3,00,00,000

For Senior Citizen						For New/Existing Depositor					
Bajaj Finance Digital FD (available only for App and web)	Table 4					Bajaj Finance Digital FD (available only for App and web)	Table 10				
	Cumulative	Non-cumulative					Cumulative	Non-cumulative			
		At Maturity	Monthly	Quarterly	Half Yearly			Annually	At Maturity	Monthly	Quarterly
42 months	8.65%	8.33%	8.38%	8.47%	8.65%	42 months	8.40%	8.09%	8.15%	8.23%	8.40%
Special Period	Table 5					Special Period	Table 11				
	Cumulative	Non-cumulative					Cumulative	Non-cumulative			
		At Maturity	Monthly	Quarterly	Half Yearly			Annually	At Maturity	Monthly	Quarterly
18 months	8.05%	7.77%	7.82%	7.89%	8.05%	18 months	7.80%	7.53%	7.58%	7.65%	7.80%
22 months	8.15%	7.86%	7.91%	7.99%	8.15%	22 months	7.90%	7.63%	7.68%	7.75%	7.90%
33 months	8.35%	8.05%	8.10%	8.18%	8.35%	33 months	8.10%	7.81%	7.87%	7.94%	8.10%
44 months	8.50%	8.19%	8.24%	8.33%	8.50%	44 months	8.25%	7.95%	8.01%	8.09%	8.25%
Regular Period	Table 6					Regular Period	Table 12				
	Cumulative	Non-cumulative					Cumulative	Non-cumulative			
		At Maturity	Monthly	Quarterly	Half Yearly			Annually	At Maturity	Monthly	Quarterly
12 - 14 months	7.65%	7.39%	7.44%	7.51%	7.65%	12 - 14 months	7.40%	7.16%	7.20%	7.27%	7.40%
15 - 23 months	7.75%	7.49%	7.53%	7.61%	7.75%	15 - 23 months	7.50%	7.25%	7.30%	7.36%	7.50%
24 - 35 months	8.20%	7.91%	7.96%	8.04%	8.20%	24 - 35 months	7.80%	7.53%	7.58%	7.65%	7.80%
36 - 60 months	8.35%	8.05%	8.10%	8.18%	8.35%	36 - 60 months	8.10%	7.81%	7.87%	7.94%	8.10%

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



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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.

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DEPOSIT APPLICATION FORM (Resident Individual)

BAJAJ FINANCE LIMITED

BFL IFA 25888

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

To be filled by Bajaj Finance Ltd employee or authorised distributor

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

Mandatory

Mode of Payment (Not applicable for renewal application)

<input type="checkbox"/>	RTGS/NEFT/IMPS	Account Name: Bajaj Finance Ltd Fixed Deposit Coll Ac Account No./Client Code: BFLFD8 IFSC Code: HDFC0004989 Bank Name: HDFC Bank Ltd Branch: Kanjurmarg, Mumbai	Note: Cancelled cheque mandatory for online transfer of funds Cheque/UTR No. _____ Cheque/Transaction date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y																												
D	D	M	M	Y	Y	Y	Y																																
<input type="checkbox"/>	Cheque	Account payee cheque favoring "Bajaj Finance Ltd. A/c 00070350006738" (Name of 1st holder shall appear on the cheque. Else bank statement required)	Bank Account No. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> IFSC <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> Bank Name _____ Branch _____																																				

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

Pay in the investment account mentioned above OR

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

Bank Account No.

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

 IFSC

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Bank Name _____ Branch _____

Mandatory

Deposit Details

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

Interest Payout Instruction	Instruction on maturity		
<table border="0"> <tr> <td style="vertical-align: top;"> <u>Cumulative Scheme</u> <input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings) </td> <td style="vertical-align: top;"> <u>Non-Cumulative Scheme</u> <input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly </td> </tr> </table>	<u>Cumulative Scheme</u> <input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings)	<u>Non-Cumulative Scheme</u> <input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly	<input type="checkbox"/> Renew Principal + Interest (recommended) <input type="checkbox"/> Renew Principal only <input type="checkbox"/> Pay at maturity (default if not selected)
<u>Cumulative Scheme</u> <input type="checkbox"/> At maturity alongwith principal (Recommended for maximum savings)	<u>Non-Cumulative Scheme</u> <input type="checkbox"/> Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly		

Deposit payable to: First Holder Either or Survivor

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

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

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

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



After filling this form, what next?

BFL IFA 25888

Step 1	Step 2	Step 3	In case you don't hear from us...
Day 1	Day 2-3	Day 3-4	
Acceptance of form	Fixed Deposit Acknowledgement	Fixed Deposit Receipt (if opted for)	
Completed application form to be submitted at Bajaj Finance branch or with Authorised Partner.	Fixed Deposit Acknowledgement (FDA) will be sent on your registered mobile number and email ID from noreply@bajajfinserv.in.	After successful booking, Fixed Deposit Receipt is dispatched to you after completion of step 1 and 2.	There could be a possibility of application on hold due to documents pending or discrepancy in payment details.
💡 - In case being assisted by Bajaj Finance representative/ authorised partner, please check with them if form is submitted at Bajaj Finance branch.	💡 - You should expect the acknowledgement within 2 days after completion of step 1.	💡 - A digital FDR is sent on your registered mobile no. through SMS/email ID. If opted for, Physical FDR is dispatched to the registered communication address within 3-4 days.	💡 - Request you to contact your Bajaj Finance representative/ authorised partner.

First Applicant Details (mandatory)

New Customer (please fill in the KYC form given in page 6)
 Existing Customer (Customer ID) _____ Or Deposit ID _____

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 6. Or
 I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory) _____ If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

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

Address _____

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

Applicant's Date of birth DD MM YY YY YY Applicant's/Guardian's Mobile No. _____

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

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

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

Note: In case of Relative of director: Name of Director _____ Relationship with Director _____

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

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

Date of birth DD MM YY YY YY PAN/Form 60 _____

Mandatory

4 more steps

Second Applicant Details

New Customer (please fill in the KYC form given in page 6)
 Existing Customer (Customer ID) _____ Or Deposit ID _____

If you are an existing BFL customer, your customer ID can be found on Fixed Deposit receipt, or in Experia=>My profile=>Personal details using your mobile number and OTP to login. In case of existing customer, if there is a change in any KYC information, please fill in the KYC form given in page 6. Or
 I hereby confirm that there is no change in my KYC status (i.e. my Identity and Address documents) and these are same as per my KYC documents (towards identity and address proof) submitted to Bajaj Finance Limited.

CKYCR No./ KIN (KYC Identifier/ KYC Number) (non-mandatory) _____ If you are a mutual fund investor, you will get it from the AMC. You can also get it from your credit card issuer

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

Address _____

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

Applicant's Date of birth DD MM YY YY YY Applicant's/Guardian's Mobile No. _____

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

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

Note: In case of Relative of director: Name of Director _____ Relationship with Director _____

3 more steps

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

Should you need time to make up your mind, you can nominate later
 I/We above named depositors do not wish to nominate
 I/We above named depositors at current address in your records, nominate the following person to whom in the event of my/our/minor's death the amount of this deposit may be returned by Bajaj Finance Limited

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

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

Email ID of Nominee _____

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

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

Signature/thumb impression of all applicants:

Mandatory for first applicant/guardian

Mandatory for second applicant/guardian

2 more steps

Thank you for trusting us

Application Acknowledgement (Please see overleaf)

Application Number

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

Cheque/UTR No. _____ Amount INR _____ Tenor _____ Months

ROI* _____ % Bank name _____ Branch _____ Account type _____

Bank account No. _____ IFSC _____ Transaction date DD MM YY YY YY

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

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

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

For BAJAJ FINANCE LTD

BFL IFA 25888

Vernacular Declaration Form

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

 Signature of First Applicant/Guardian

 Signature of Second Applicant/Guardian

KYC DOCUMENTATION FOR OPENING ACCOUNT

Please note that these guidelines are based on the RBI Master Directions - Know Your Customer (KYC) Direction, 2016 updated as on January 04, 2024 and the PMLA and UIDAI Notifications issued thereafter.

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

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

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

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

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

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