

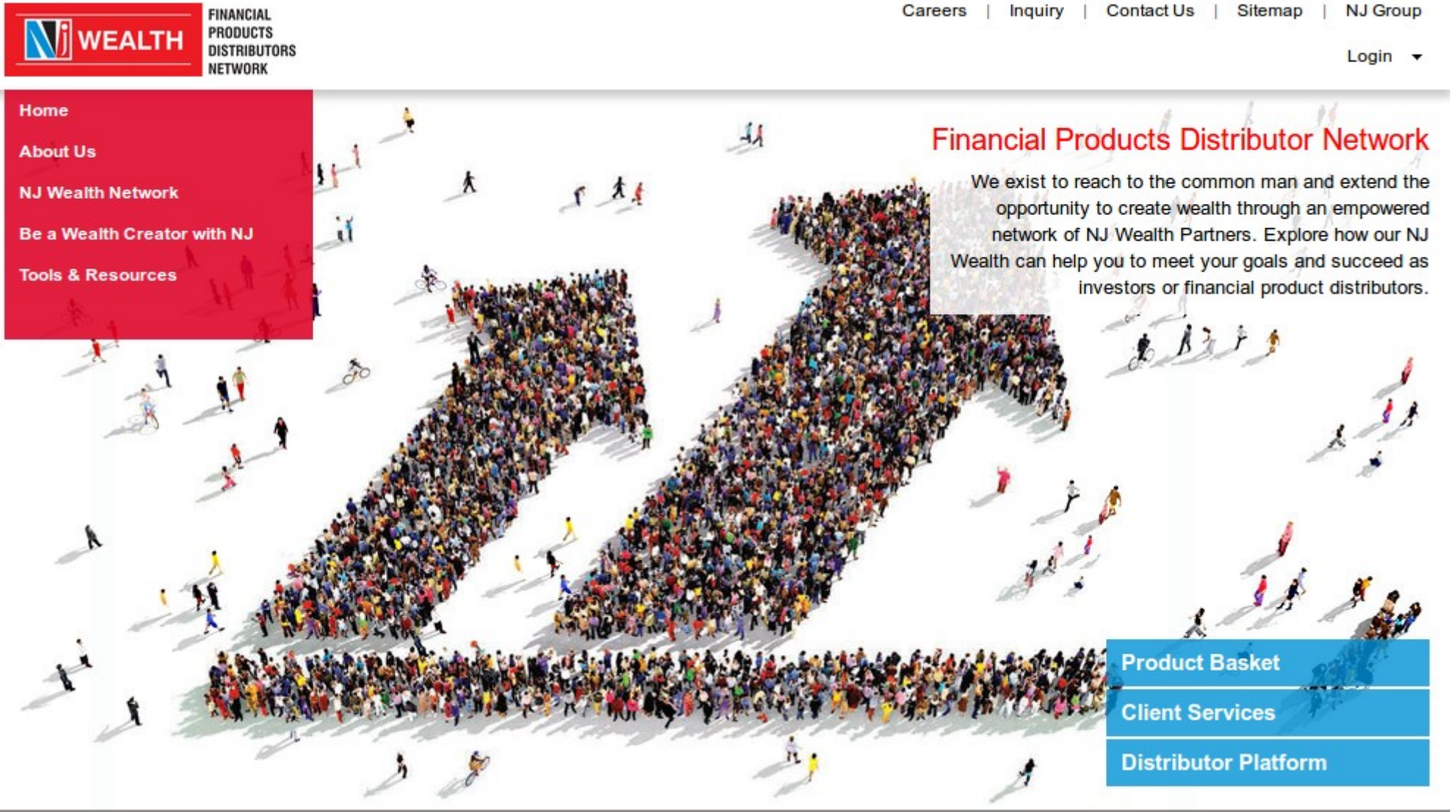
**LAS ON
E- WEALTH ACCOUNT DEMO
CLIENT DESK**

Creating Wealth. Transforming Lives.



FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK

User visits www.njindiaonline.com to apply for Loan Against Securities.
User will log in with his/her login credentials.



WEALTH FINANCIAL PRODUCTS DISTRIBUTORS NETWORK

Careers | Inquiry | Contact Us | Sitemap | NJ Group

Login ▾

Home
About Us
NJ Wealth Network
Be a Wealth Creator with NJ
Tools & Resources

Financial Products Distributor Network

We exist to reach to the common man and extend the opportunity to create wealth through an empowered network of NJ Wealth Partners. Explore how our NJ Wealth can help you to meet your goals and succeed as investors or financial product distributors.

Product Basket
Client Services
Distributor Platform

Creating Wealth. Transforming Lives.

STEP - 1

User visits www.njindiaonline.com to apply for Loan Against Securities.
User will log in with his/her login credentials.

Version : 1.0.0



NJ E-WEALTH ACCOUNT

LOGIN ID

PASSWORD

[FORGOT PASSWORD?](#)

VERIFY*
Norton SECURED
powered by Symantec
ABOUT SSL CERTIFICATES

MAKE THE RIGHT MOVES for your Investments...



WIDE RANGE OF

PRODUCTS & SERVICES



- ✓ Mutual Funds
 - ✓ Secondary Bonds
 - ✓ Equity Shares
 - ✓ Exchange Traded funds
 - ✓ Debt IPO
 - ✓ OFS
- ○ ○ ● ○

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FINANCIAL
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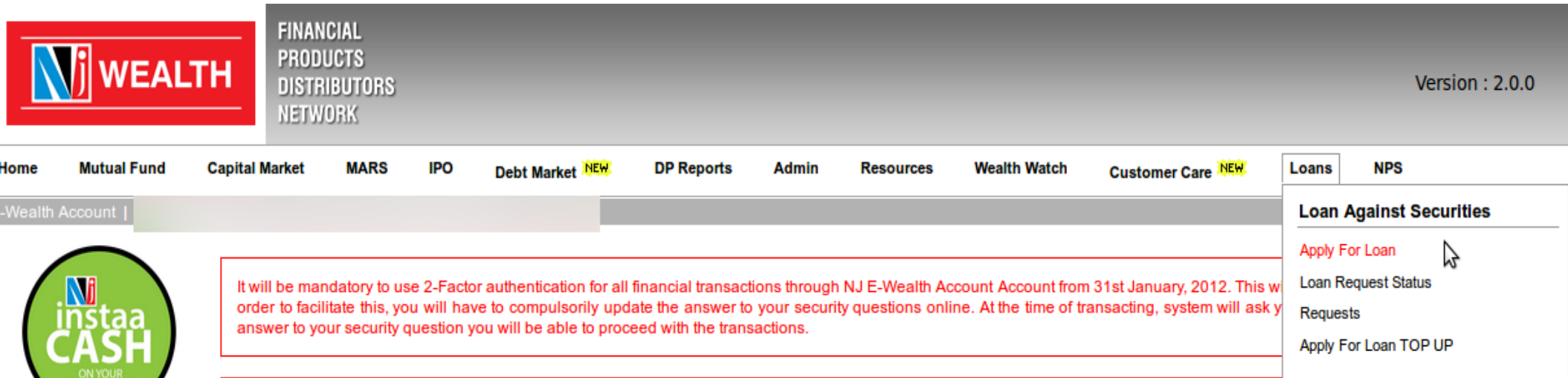
STEP - 2

After successful log in, a Security Question will be asked & on submission of the correct answer, user will be directed to the home page of NJ E-Wealth AC.

The screenshot shows the NJ E-Wealth AC interface. At the top left is the logo for NJ WEALTH, with the text "FINANCIAL PRODUCTS DISTRIBUTORS NETWORK" to its right. In the top right corner, it says "Version : 1.0.0". Below the logo, there is a navigation bar with the text "E-Wealth Account | DHARTI ANKUR PATEL - E-Wealth Account No : 200104" and a "Logout" link. The main content area features a red-bordered box titled "Security Question". Inside this box, it says "For Transaction security, please answer to your secret question given below". Below this is a question: "1 Which wonder of world have you visited? (E.g. Taj Mahal, Eiffel Tower etc.)" followed by a text input field. At the bottom of the box are two buttons: "Submit" and "Reset". At the very bottom of the page, there is a red footer bar with links for "Privacy Policy", "Disclaimer", and "Terms of use".

STEP - 3

Click on Menu “Loan Against Securities” > Apply for Loan



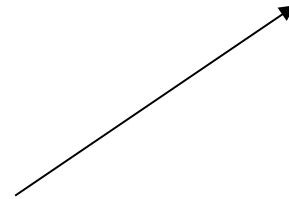
The screenshot displays the NJ E-Wealth website header and navigation menu. The header includes the NJ E-Wealth logo, the text "FINANCIAL PRODUCTS DISTRIBUTORS NETWORK", and the version number "Version : 2.0.0". The navigation menu contains links for Home, Mutual Fund, Capital Market, MARS, IPO, Debt Market (marked as NEW), DP Reports, Admin, Resources, Wealth Watch, and Customer Care (marked as NEW). A dropdown menu is open under the "Loans" tab, showing options: "Loan Against Securities", "Apply For Loan" (highlighted with a mouse cursor), "Loan Request Status", "Requests", and "Apply For Loan TOP UP". A red-bordered box contains a notice: "It will be mandatory to use 2-Factor authentication for all financial transactions through NJ E-Wealth Account Account from 31st January, 2012. This w order to facilitate this, you will have to compulsorily update the answer to your security questions online. At the time of transacting, system will ask y answer to your security question you will be able to proceed with the transactions." The "instaa CASH ON YOUR" logo is visible in the bottom left corner of the page content area.

STEP - 4

Eligibility will be checked by the system automatically and amount will be displayed as shown below.

View Client's Loan Eligibility

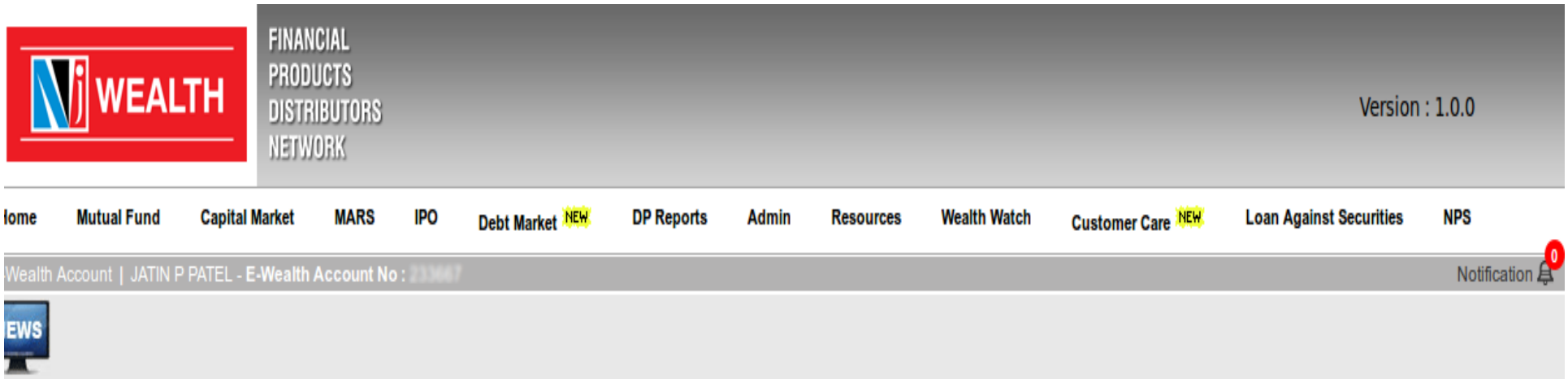
Your Current Loan Eligibility as per existing portfolio is ₹ 9,29,525.00 ← (Click here to Proceed)



For LAS application, keep your Pan card & Cancel cheque/Bank account statement ready (Soft copy in PNG,JPG format)

STEP - 5

If you are not CKYC compliant client , complete the process as per the attached format.



View Client's Loan Eligibility

CKYC is not updated in this UCC hence LAS application will not proceed further. Request you to fill the [attached](#) CKYC form for all holders and submit the same to nearest NJ branch along with the copy of aadhaar. CKYC shall get updated in 3 to 4 working days after submission to NJ branch after that LAS application can be processed.

Please submit CKYC form at NJ branch for the further process

STEP - 6

View Client's Loan Eligibility

First Applicant

Second Applicant

Broker : Rajendra Sitaram Dumbre

First Applicant Name : NIRAJ PATEL

Primary Applicant * : Yes No

Next

Reset

Note : You can alternatively open Loan against security account through our branches by filling physical form.

Client can select
Primary Applicant
irrespective
of E wealth account
holding pattern

STEP - 7

Now Select the securities as per the loan requirement of the client

Security Selection						
First Applicant Name: GURUDDATT NARAYAN BHAT				Report As on date: 07/11/2018		
Sr No	Security Name	Type of Securities	Free Units/Shares	Current Value	Select All <input type="checkbox"/>	Edit Qty
1	Kotak Standard Multicap Fund - Gr	EQUITY	1123.576000	₹ 36,071.28	<input type="checkbox"/>	
2	Kotak Emerging Equity Scheme - Gr	EQUITY	3557.550000	₹ 1,26,285.91	<input checked="" type="checkbox"/>	3557.550000
3	HDFC Mid Cap Opportunities Fund - Gr	EQUITY	8957.366000	₹ 4,58,043.87	<input checked="" type="checkbox"/>	8957.366000
4	Reliance Arbitrage Fund - Div	DEBT	0.001000	₹ 0.01	<input type="checkbox"/>	
5	Invesco India Contra Fund - Gr	EQUITY	550.204000	₹ 24,577.61	<input type="checkbox"/>	
6	Motilal Oswal Multicap 35 Fund - Gr	EQUITY	1506.472000	₹ 35,870.60	<input type="checkbox"/>	
7	DSP BlackRock Equity Opportunities Fund - Gr	EQUITY	116.903000	₹ 23,619.43	<input type="checkbox"/>	
8	Axis Arbitrage Fund - Regular Div	DEBT	47.368000	₹ 496.94	<input type="checkbox"/>	
9	Sundaram Mid Cap Fund - Gr	EQUITY	2607.884000	₹ 11,54,085.16	<input checked="" type="checkbox"/>	2607.884000
				TOTAL :	₹ 18,59,050.81	
				Selected Securities Total : ₹ 17,38,414.94		
<input type="button" value="Calculate Eligibility"/> <input type="button" value="Cancel"/>						

After selection of securities click on “Calculate Eligibility”

STEP - 8

System will display the eligibility amount as per the securities selected earlier

Enter the Required Loan Amount

View Client's Loan Eligibility

First Applicant Name : GURUDDATT NARAYAN BHAT

* Required Loan Amount(Rs.) : Max up to Rs. ₹ 11,56,045.00

Company Name	Loan Name	Eligible Loan Amount(Rs.)	Max Loan Amount(Rs.)	Processing Fees(Rs.) (Exclusive of all taxes)	Documentation Charges(Rs.) (Exclusive of all taxes)	Rate of Interest(%)	Select
BAJAJ Finance Ltd.	LAS4	₹ 8,69,207.00	₹ 11,56,045.00	₹ 800.00	₹ 0.00	11.00	<input checked="" type="radio"/>

First Applicant Name : GURUDDATT NARAYAN BHAT

The applicant(s) hereby acknowledge(s) that NJ India Invest Private Limited ("NJ") is acting only as a facilitator of Loan against security, the service is offered by various lending institutions based on their own sanctioning policies and specific terms and conditions. The approval or rejection of this application depends upon the internal sanctioning guidelines of concerned lending institution. Applicant is advised to carefully read and understand the terms and conditions and agreements before execution with BAJAJ Finance Ltd. at the time of availing the loan post sanction through use of this facility. The applicant/joint applicants hereby agree(s) and confirm(s) that KRA KYC/ CKYC related information of applicant(s) becomes necessary being shared with BAJAJ Finance Ltd. in order to facilitate the applicant(s) loan account with it and therefore the applicant(s) hereby authorize(s) NJ to share the relevant data with BAJAJ Finance Ltd. .

Note : Maximum Loan Amount is the facility to sanction higher loan amount based on existing portfolio value, however you will get disbursement as per the value of securities pledged.

Click here to select the company

Note:- Minimum loan amount should be Rs. 200000 /- System will not take any loan amount less than Rs.200000/-

Eligible loan amount means Loan available on your present investments/Drawing power. You can sanction higher loan amount for future rise in NAV & additional pledging of your investments.

STEP - 9

System will display the eligibility amount as per the securities selected earlier

View Client's Loan Eligibility

First Applicant Name : GURUDDATT NARAYAN BHAT

* **Required Loan Amount(Rs.) :** Max up to Rs. ₹ 11,56,045.00

Company Name	Loan Name	Eligible Loan Amount(Rs.)	Max Loan Amount(Rs.)	Processing Fees(Rs.) (Exclusive of all taxes)	Documentation Charges(Rs.) (Exclusive of all taxes)	Rate of Interest(%)	Select
BAJAJ Finance Ltd.	LAS4	₹ 8,69,207.00	₹ 11,56,045.00	₹ 800.00	₹ 0.00	11.00	<input checked="" type="radio"/>

First Applicant Name : GURUDDATT NARAYAN BHAT

Second Applicant Name : BANSARI GURUDDATT BHAT

The applicant(s) hereby acknowledge(s) that NJ India Invest Private Limited ("NJ") is acting only as a facilitator of Loan against security, the service is offered by various lending institutions on their own sanctioning policies and specific terms and conditions. The approval or rejection of this application depends upon the internal sanctioning guidelines of concerned lending institution. Applicants are advised to carefully read and understand the terms and conditions and agreements before execution with BAJAJ Finance Ltd. at the time of availing the loan post sanction through use of this online facility. The applicant/joint applicants hereby agree(s) and confirm(s) that KRA KYC/ CKYC related information of applicant(s) becomes necessary being shared with BAJAJ Finance Ltd. in order to open applicants' loan account with it and therefore the applicant(s) hereby authorize(s) NJ to share the relevant data with BAJAJ Finance Ltd. .

Note : Maximum Loan Amount is the facility to sanction higher loan amount based on existing portfolio value, however you will get disbursement as per the value of pledge securities only.

By Clicking the proceed for KYC will open the page to enter other details

STEP - 10

Applicant KYC Form

First Applicant **Second Applicant**

First Applicant Name * : NIRAJ PATEL

DOB * : 07-11-1983

PAN * : HHHHH1111H

Tax Status * : Individual

Marital Status * : Married Unmarried Others

Occupation * : Public Sector

Correspondence Address * : 1205 12TH FLOOR SUR VEENA SAAZ

Country * : India

State * : MAHARASHTRA

City * : MUMBAI

Pin Code * : 400055

Mobile No * : 8905655034

Land Line :

E-Mail ID * : njindiainvest@njgroup.in

Bank Details :

IFSC Code * : SBIN0030366

For a new Bank please add IFSC No.

Bank Name * : State Bank of India_NEW (K)

Select Existing Bank

Bank Branch * : KANDIVALI EAST

Bank Address * : NA

Country * : India

State * : MAHARASHTRA

City * : MUMBAI

Pin Code * : 400101

Account No. * : 12345

Account Type * : Savings

MICR * : 400002281

Demat Details :

DP Name * : NJ INDIA INVEST PRIVATE LIMITED

BO ID * : 1206420000400321

Documents type

Document Name

Image

Applicant ID Proof * : PAN Card

Browse

Bank Details Document * : --Bank Details Document--

Browse

Next

Reset

If you change the Mobile number, future LAS Communication from Bajaj & NJ will be sent on updated number.

To Add New bank Ac enter IFSC code & Account Number of New bank

Select the bank registered with NJ E wealth AC, if you wish to take loan in the same account

Upload the soft copy of PAN CARD, Canceled Cheque(Name printed) or Bank statement in JPG / PNG format

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NETWORK

STEP - 11

Applicant KYC Form

First Applicant | **Second Applicant**

First Applicant Name* : PRACHIV JAIN
DOB* : 03-09-1986 
PAN* : AFNPJ0038B
Marital Status* : Married Unmarried Others
Tax Status* : Individual
Occupation* : Private Sector Service
Correspondence Address* : B/505, SHIV RESIDENCY., BHIMRAD,
Country* : India
State* : Gujarat
City* : Surat
Pin Code* : 395017
Mobile No* : 9374400661
Land Line :
E-Mail ID* : PRACHIINDIA@YMAIL.COM

Demat Details :

DP Name* : NJ INDIA INVEST PRIVATE LIMITED
BO ID* : 1206420001980548

Documents type	Document Name	Image
Applicant ID Proof* : PAN Card		<input type="button" value="Browse"/>

Upload PAN card of the second applicant

STEP - 12

Below screen will display summary of Loan Against Securities

Loan Application Details	
Primary Applicant name :	GURUDDATT NARAYAN BHAT
No of Securities selected :	3
Total Valuations of the selected securities(Rs) :	1738414.94
Company Details	
Company Name :	BAJAJ Finance Ltd.
Eligible Loan Amount(Rs) :	869207.00
Required Loan Amount(Rs) :	800000
Rate of interest(%) :	11.00 %(p.a.)
Processing Fees(Rs) (Exclusive of all taxes):	800.00
Documentation Charges(Rs.) (Exclusive of all taxes):	0.00
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

On submission of above screen will generate the reference no for LAS in next window as shown below

Loan Application Details
Loan Request submitted successfully, Your Loan request Ref. No. is BFL88808. Please go to the Loan Status Report for further process, Link for Loan form and Pledge will be available in 2 min.

Once the reference no is generated all details & further process to be done from "View Loan status report"

STEP - 13

Current status of Loan application will be displayed

View Loan Status

Sr. No.	Application Date	Loan Type	Primary Applicant Name	Company Name	Ref. No.	Agreement No.	Loan Account No.	Loan Amount	Current Status	Action	Reason
1	15/12/2018	Fresh Loan	GURUDDATT NARAYAN BHAT	BAJAJ Finance Ltd.	BFL88808	BAJAGREE01	-	₹ 8,00,000.00	SANCTIONED	View Form & E-Sign Pledge	temp

Click on View Form & E Sign Pledge form

Note: Status changes from Applied to Sanctioned within 2 minutes.

System generates Agreement & Pledge request form.

STEP - 14

View Loan Status

Please enter Initial Disbursement amount :

**Enter first
disbursement amount**

Note :

[1] Minimum Disbursement Amount is Rs.25000 & Maximum Disbursement Amount is Rs.800000.

[2] Please note that the disbursement amount will be done only after the successful Mandate submission at respective lending company.

Enter the First disbursement amount request.

Fund will be directly transferred to your account after IVR generation and clear mandate Submission.

STEP - 15

View Loan Status

Your Loan Application form :	View & Print
Pledge Request Form :	View
<input type="button" value="Proceed for E Sign"/> <input type="button" value="Cancel"/>	

Note :

[1] E-sign facility is temporarily not available for Loan Application form. Please take print of the Loan Application form and get it signed of all Loan & Demat Applicants.

[2] There is no change for the Pledge Request Form. You can continue with E-sign for Pledge Form.

View & Print the Loan application form. Submit the duly signed form to branch along with required documents.

It is mandatory to view both the documents before proceeding for ESIGN.

STEP - 16

View Loan Status

Applicant's Name	E Sign status for Pledge Request Form	E-Sign Mode
GURUDDATT NARAYAN BHAT	Pending	-
BANSARI GURUDDATT BHAT	Pending	-

GURUDDATT NARAYAN BHAT (E-Sign Pledge Request Form)

Mode of E-sign: OTP Biometric

You have to E Sign Pledge request form through OTP/Biometric.

STEP - 16

View Loan Status ▲

Applicant's Name	E Sign status for Pledge Request Form	E-Sign Mode
GURUDDATT NARAYAN BHAT	Pending	-
BANSARI GURUDDATT BHAT	Pending	-

GURUDDATT NARAYAN BHAT (E-Sign Pledge Request Form)

Mode of E-sign: OTP Biometric

Note : You will have to provide VID for E-signing the Pledge Request Form with OTP option. You can generate VID from link <https://resident.uidai.gov.in/web/resident/vidgeneration> else opt for Biometric option.

E Sign can be done through OTP only, if client has VID No.(keep VID handy) else select Biometric option.

Note: You can generate VID by clicking the link. VID can be generated if your Aadhar number is mapped with Mobile no. or Email id.

STEP - 17



eSign Service

ASP Name	NJ INDIA INVEST PVT. LTD.	Transaction ID	UKC:eSign:5085:201807311635...
Date & Time		31/07/2018 16:34:27	

Enter Virtual ID

I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) on behalf of NJ INDIA INVEST PVT. LTD. to

1. Use my Aadhaar / Virtual ID details (as applicable) for e-signing the application of Trading & Demat Account through NJ India Invest Pvt Ltd and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.
2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for e-signing the application of Trading & Demat Account through NJ India Invest Pvt Ltd .
3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

Request OTPCancel

Click to Request OTP

STEP - 17

eSign Service

ASP Name

NJ INDIA INVEST PVT. LTD.

Transaction ID

UKC:eSign:9618:201807311640...

Date & Time

31/07/2018 16:38:53

I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) on behalf of NJ INDIA INVEST PVT. LTD. to

1. Use my Aadhaar / Virtual ID details (as applicable) for e-signing the application of Trading & Demat Account through NJ India Invest Pvt Ltd and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.

2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for e-signing the application of Trading & Demat Account through NJ India Invest Pvt Ltd .

3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.

Enter OTP

Submit

Cancel

OTP sent to the registered mobile number and Email ID.

STEP - 17

eSign Service			
ASP Name	NJ INDIA INVEST PVT. LTD.	Transaction ID	UKC:eSign:4275:201807311636...
Date & Time		31/07/2018 16:35:11	
Enter Virtual ID or Aadhaar Number	<input type="text"/>		
Choose a device	No device is connected		
<input type="button" value="Re-Scan"/>			
<input type="checkbox"/> I hereby authorize NSDL e-Governance Infrastructure Limited (NSDL e-Gov) on behalf of NJ INDIA INVEST PVT. LTD. to			
<p>1. Use my Aadhaar / Virtual ID details (as applicable) for e-signing the application of Trading & Demat Account through NJ India Invest Pvt Ltd and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder and for no other purpose.</p> <p>2. Authenticate my Aadhaar / Virtual ID through OTP or Biometric for authenticating my identity through the Aadhaar Authentication system for obtaining my e-KYC through Aadhaar based e-KYC services of UIDAI and use my Photo and Demographic details (Name, Gender, Date of Birth and Address) for e-signing the application of Trading & Demat Account through NJ India Invest Pvt Ltd .</p> <p>3. I understand that Security and confidentiality of personal identity data provided, for the purpose of Aadhaar based authentication is ensured by NSDL e-Gov and the data will be stored by NSDL e-Gov till such time as mentioned in guidelines from UIDAI from time to time.</p>			
<input type="button" value="Cancel"/> <input type="button" value="Cancel"/>			

Biometric Option

STEP - 17

Congratulations your Pledge request has been E-Signed Successfully, Once it is confirmed by your lending company you will be notified in due course

OK

Contact your advisor for the documentation.

IVR(Interim Valuation Report)



BAJAJ FINANCE LTD

Loan Against Securities

Interim Valuation Report as on 21-JUL-2017

Date 21/07/2017

Page 1 of 1

Group Name	RETAIL-LAS	FAS A/c	51192
Client Name		Branch	PUNE

Sanctioned Amount	75,000.00	Available for disbursement	56,000.00
Principal Outstanding	0.00	Shortfall	0.00
Drawing Power	56,443.17	Loan to Value(%)	0.00

Scrip Name	Pledge Qnty.	Curr Market Price	Gross Amount	Margin %	Drawing Power	Contribution %
MOST FOC MID 30-REG-GR	4447.846	25.38	112,886.33	50.00	56,443.17	100.00
Total :			112,886.33		56,443.17	100.00

Group Loan Details						
FAS A/C	Client Name	Sanction Amount	Principal Outstanding	Drawing Power	Shortfall	Available for Disbursement

Note: Value of drawing power may change basis change in price 21-JUL-2017 13:59:30
 Customer Support: For any query contact at LAS.SUPPORT@BAJAJFINSERV.IN

**Interim Valuation Report (IVR) will be sent to client directly
 Only after the receipt of IVR client will get the disbursement
 If you have not given the first disbursement request then mail it to
las.crm@bajajfinserv.in**

STEP - 19

Client has to sent an E mail for the Subsequent disbursement request.

Please send mail to las.crm@bajajfinserv.in

Subject : NJ – Disbursement – <Customer Name>

Dear Sir,

Please disburse the fund in my account.

1. FAS No from IVR -
2. Customer Name -
3. Loan amount Disburse (How much Fund ?)

Thanks

Note:- For any Fund requirement, client has to mail from his registered mail id. Partner can also sent request for the fund to Bajaj. Always mark client's registered mail id in CC for the mapping.

Amount will be disbursed within 24 hours of email received by Bajaj

PLEDGING AND UNPLEDGING CHARGES

Pledging Charges	Rs.15 + GST per ISIN
Un Pledging Charges	Rs.15 + GST per ISIN

- It will be charged at the time of Pledging / Un Pledging of the securities.
- Invoice will be generated by NJ in the next payment cycle.

LAS Online - Physical Process

- **Partner can apply for LAS from Partner Desk & Client from E wealth account.**
- **Process of Eligibility and Sanction of Loan is same.**
- **Pledge request form is E Signed on NJ Platform as per previous process.**
- **Pre filled agreement copy is also mailed to partner. Client can also get agreement copy from E Wealth account.**
- **Once the Loan is Sanctioned, Bajaj will send the sanction letter on client's registered mail id.**
- **Pre filled NACH Mandate is mailed to Partner & Client at the stage of e-sign of pledge..**

LAS Online – Physical Process

- **Partner has to take printout of Agreement copy, Sanction letter and NACH mandate.**
- **Partner has to take sign on all the documents.**
- **Along with agreement, Partner has to collect following documents from client.**
 - Signed Sanction Letter (Sanction letter is received by client from Bajaj at sanction stage on client's registered mail id)
 - Pre Filled NACH Mandate duly signed
 - Security Deposite Cheque
Account Payee blank cheque in favor of Bajaj Finance Limited.
Mention “Not over Rs. ____ (Sanctioned amount)”
- **Submit it to CRO at the nearest NJ branch for further process.**

LAS Online – Physical Process

- **After dispatch of the documents to Bajaj, the status will be changed from “Sanctioned“ to “Loan Form Sent”.**
- **Account will get activated in 7 working days from the date of document dispatched to Bajaj.**
- **IVR is generated and mailed to client. Bajaj will disburse the requested fund in client's account after receipt of clear NACH mandate.**

- **Note:**
 - **LAS Sample agreement copy and security cheque is available on NJ Assist & Patner Desk/DDSD > LAS Downloads banner.**

Loan Status Report

Applied

When the age of primary applicant is above 65 year and age of co-applicant is below 65 year. In such case, the system reflects applied status. Bajaj will take 24 hours to Sanction the case. (In this case, client can do further process after 24 hour /change of the status from applied to sanction.)

Loan Sanctioned

When Bajaj sanctioned the loan application which was applied by client.

Loan Form Sent

When NJ Branch send Docket no to HO against loan documents couriered to Bajaj, Loan application status will be changed from Sanctioned To Loan form Sent.

Loan Form Accepted

When Bajaj gives confirmation to NJ for FAS account opening. Loan application status will be changed from Loan Form Sent To Loan Form Accepted.

Pledge Accepted

When IVR is generated and share with NJ. Pledge status will be changed from Pledged requested To Pledge Accepted.

Thank you

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