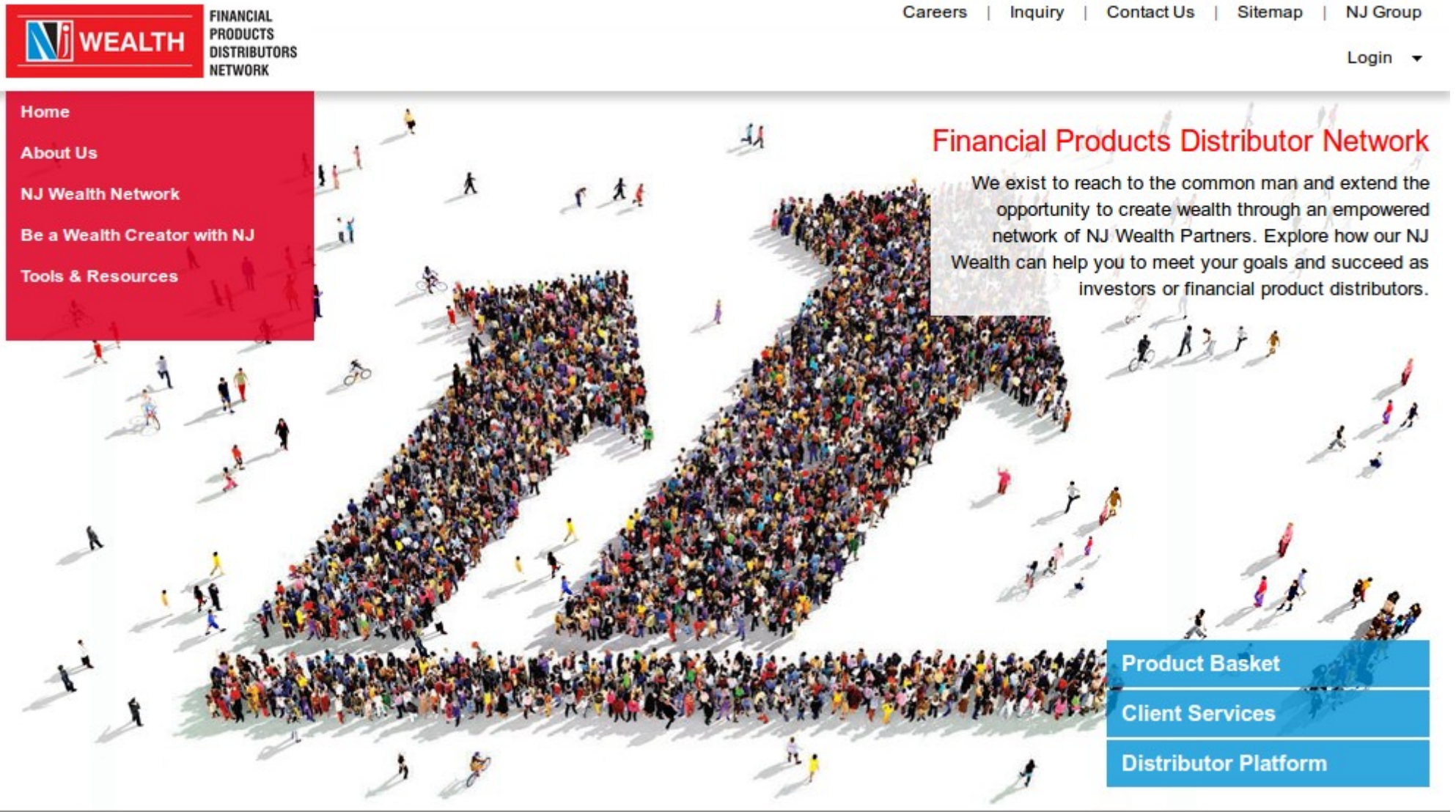


# **LAS ON E- WEALTH ACCOUNT DEMO CLIENT DESK**

1.2

User visits [www.njindiaonline.com](http://www.njindiaonline.com) to apply for Loan Against Securities.  
User will log in with his/her login credentials.



Creating Wealth. Transforming Lives.



FINANCIAL  
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NETWORK

# STEP - 1

User visits [www.njindiaonline.com](http://www.njindiaonline.com) to apply for Loan Against Securities.  
User will log in with his/her login credentials.



Version : 1.0.0

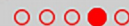


WIDE RANGE OF

## PRODUCTS & SERVICES



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



NJ E-WEALTH ACCOUNT

LOGIN ID

PASSWORD

LOGIN

[FORGOT PASSWORD?](#)



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NETWORK

## 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 NJ E-Wealth logo. To its right, the text "FINANCIAL PRODUCTS DISTRIBUTORS NETWORK" is displayed. In the top right corner, "Version : 1.0.0" is shown. Below the header, a grey bar contains 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, a question is displayed: "1 Which wonder of world have you visited? (E.g. Taj Mahal, Eiffel Tower etc.)". To the right of the question is a text input field. Below the input field are two buttons: "Submit" and "Reset". At the bottom of the page, a red footer bar contains links for "Privacy Policy", "Disclaimer", and "Terms of use".



# STEP - 3

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




FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK

Version : 2.0.0

HomeMutual FundCapital MarketMARSIPODebt MarketNEWDP ReportsAdminResourcesWealth WatchCustomer CareNEWLoansNPS

My Wealth Account |



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.

Loan Against Securities

[Apply For Loan](#)

[Loan Request Status](#)

[Requests](#)

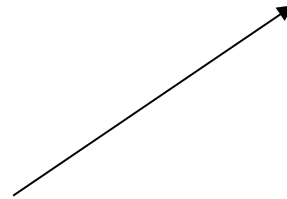
[Apply For Loan TOP UP](#)

## 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.




FINANCIAL  
PRODUCTS  
DISTRIBUTORS  
NETWORK

Version : 1.0.0

Home Mutual Fund Capital Market MARS IPO Debt Market **NEW** DP Reports Admin Resources Wealth Watch Customer Care **NEW** Loan Against Securities NPS

Wealth Account | JATIN P PATEL - E-Wealth Account No : 233667 Notification 





## 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		
<div> <input type="button" value="Calculate Eligibility"/> <input type="button" value="Cancel"/> </div>						

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 under 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 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 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

Correspondence Address \* : 1205 12TH FLOOR SURVEENA SAAZ

Country \* : India

City \* : MUMBAI

Mobile No \* : 8905655034

E-Mail ID \* : njindiainvest@njgroup.in

Marital Status \* : ☒ Married ☐ Unmarried ☐ Others

Occupation \* : Public Sector

State \* : MAHARASHTRA

Pin Code \* : 400055

Land Line :

**Bank Details :**

IFSC Code \* : SBIN0030366

Bank Name \* : State Bank of India\_NEW (K)

Bank Branch \* : KANDIVALI EAST

Bank Address \* : NA

Country \* : India

City \* : MUMBAI

Account No. \* : 12345

MICR \* : 400002281

State \* : MAHARASHTRA

Pin Code \* : 400101

Account Type \* : Savings

**Demat Details :**

DP Name \* : NJ INDIA INVEST PRIVATE LIMITED

BO ID \* : 1206420000400321

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

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

# STEP - 11

**Applicant KYC Form**

**First Applicant** **Second Applicant**

First Applicant Name \* : PRACHIV JAIN

DOB \* : 05-09-1986

PAN \* : AFNPJ0038B

Tax Status \* : Individual

Correspondence Address \* : B/505, SHIV RESIDENCY,, BHIMRAD,

Country \* : India

City \* : Surat

Mobile No \* : 9374400661

E-Mail ID \* : PRACHIINDIA@YMAIL.COM

Marital Status \* : ☒ Married ☐ Unmarried ☐ Others

Occupation \* : Private Sector Service

State \* : Gujarat

Pin Code \* : 395017

Land Line :

**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
<hr/>	
Company Details	
<hr/>	
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
<div><input type="button" value="Submit"/> <input type="button" value="Cancel"/></div>	

**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	<a href="#">View Form &amp; E-Sign Pledge</a>	temp
<a href="#">Back</a>											

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.

Submit

**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 :	<a href="#">View &amp; Print</a>
Pledge Request Form :	<a href="#">View</a>
<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.

Submit

**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.

Click to Request OTP

Request OTP

Cancel



# 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		Biometric Option
<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 &amp; 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 &amp; 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="Continue"/>		<input type="button" value="Cancel"/>	

## 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	RETAILER & CLIENT	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	

21-JUL-2017 13:59:30

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](mailto:las.crm@bajajfinserv.in)

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## STEP - 19

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

Please send mail to [las.crm@bajajfinserv.in](mailto: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

<b>Pledging Charges</b>	<b>Rs.15 + GST per ISIN</b>
<b>Un Pledging Charges</b>	<b>Rs.15 + GST per ISIN</b>

- 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.**
- **If client signs LAS agreement in vernacular language (means other than in English language) then he has to submit additional vernacular declaration form to the branch.**

# 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 for all the banks except Axis** (If account is in Axis bank then Client has to submit fresh NACH mandate with future date. (Other information of prefilled mandate is same) Write the start date as future date (Date after 15 days from the day of mandate submission)
    - Blank NACH Mandate is available on NJ Assist. [NJ Assist > Downloads > LAS > LAS Downloads > NACH Mandate Reg. Process](#)
  - **Security Deposit Cheque**  
Account Payee blank cheque in favor of Bajaj Finance Limited. Mention “Not over Rs.\_\_\_\_(Sanctioned amount)” **Do not write date & amount in cheque.**
  - **Vernacular Declaration**(If client signs the agreement in vernacular language)
- 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.
- Once the account is opened at Bajaj, Pledge setup will be initiated and IVR is generated.
- IVR is generated and mailed to client. Bajaj will disburse the requested fund in client's account after receipt of clear mandate image.
- Note: LAS Sample agreement copy, Sample Sanction letter, NACH Mandate, Vernacular declaration and security cheque is available on NJ Assist & Partner Desk/DDSD > LAS Downloads banner > LAS Online (Physical) Process.

**Visit NJ Assist for Product Videos, Presentations & Product information.**

# Loan Status Report

<b>Applied</b>	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.)
<b>Loan Sanctioned</b>	When Bajaj sanctioned the loan application which was applied by client.
<b>Loan Form Sent</b>	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.
<b>Loan Form Accepted</b>	When Bajaj gives confirmation to NJ for FAS account opening. Loan application status will be changed from Loan Form Sent To Loan Form Accepted.
<b>Pledge Accepted</b>	When IVR is generated and share with NJ. Pledge status will be changed from Pledged requested To Pledge Accepted.

# Thank you