

LAS Offline Process

LAS Offline Process

- **Loan Against Securities is available to -**
 - **Individual / Co applicants**
 - **Partnership Firm**
 - **Proprietor**
 - **HUF**
 - **Pvt. Ltd. Company**

LAS Offline Process

Loan Eligibility

- **Minimum sanction amount is Rs.5 lacs and Investment of Rs.10 lacs required.**
- **For Loan Eligibility, Partner/NJ Rep. will send valuation report and LAS Request form on loanservices@njgroup.in.**
- **LAS Team will send Mail to Bajaj for the eligibility**
- **Eligibility TAT is 3 working days.**
- **After Receipt of eligibility, LAS team will inform the Partner/NJ Rep. ROI & PF.**
- **If client confirms ROI & PF then he has to send required list of documents and information for the sanction.**

LAS Offline Process

- **Documents Required for Loan Sancion (Individual Demat Mode)**

- Scan copy of PAN
- Scan copy of Aadhar Card
- Latest Holding Statement of Mutual Fund / Valuation Report

Information Required

1. Client's Mobile No
2. Email ID
3. Nature of Business

- **Documents Required for Loan Sancion (Co- Applicant Demat Mode)**

- Scan copy of PAN Card of All Applicants
- Scan copy of Aadhar card of All Applicants
- Latest Holding Statement of Mutual Fund / Valuation Report

Provide below information of 1st Applicant only

1. Client's Mobile No
2. Email ID
3. Nature of Business

LAS Offline Process

- After receipt of documents, LAS Team will send mail to Bajaj for the Sanction.
- Once Bajaj issue Sanction letter, LAS Team informs to Branch, Partner & Bajaj Representative for the documentation.
- Documentation by Bajaj Local Representative.

Pledging

- If Investment is in Demat mode, send the Pledge Request Form to NJ HO for the pledging.
- For the faster pledging, Mail scan copy of Pledge form with Envelop ID on loanservices@njgroup.in
- Pledge Request Form & Sample Pledge form is also available in LAS Downloads Banner.

LAS Offline Process

- Once the Account is opened and Pledge setup is done Bajaj will send IVR to client on his registered mail id.
- Client can give disbursement request on las.crm@bajajfinserv.in

Format available at below location.

- Partner Desk/DDSD >> Banners >> LAS Downloads >> Disbursement

LAS Offline Process

Notes:

- **LAS Request form is required for Partner & Branch mapping.**
- **List of documents and LAS Request form is available at below location for Partnership firm,HUF,Pvt. Ltd Co. etc:**
 - **Partner Desk/DDSD >> Banners >> LAS Downloads >> LAS - Physical Mode Process**
- **If Investment is in Physical mode then there is seprate process of lien marking and pledging.**
- **TAT after submission of all documents for sanction is 8 to 10 working days. It is responsibility of the partner to submit pledge request form to NJ for timely pledge setup.**

LAS Offline Process

LAS - Pledging process for Physical Mode of Mutual Fund Investments

Please refer post LAS sanction pledging process in case of physical mode of investment.

- 1. Once the client receives Sanction Letter, Please mail soft copy of statement of account of your investments on loanservices@njgroup.in**
- 2. NJ will forward it to Bajaj for the Lien request and covering letters.**
- 3. Bajaj will provide Lien Request Letters in soft copies for Lien Marking Process to the branch manager and Chanel Partner.**
- 4. Branch Manager / Chanel Partner takes print out and get it signed from the client.**

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- 5. Bajaj will also provide Lien Covering Letters which is to be attached with Lien Request Letter and submit it to respective AMCs.**
- 6. Please ensure that the acknowledgement is received for the same.**
- 7. TAT is varied from AMC to AMC. Normally Lien marking process takes 6-8 working days. For faster pledging BM/UM can request to AMCs by giving acknowledgement reference.**
- 8. Download the pledged statement and mail it to NJ HO. Bajaj will complete the process of pledge setup and will release IVR.**

Thank you