

# APPLICATION FORM

## For Salaried



**Home Loan**

**Loan Against  
Property**



**Personal Loan**

**DOCUMENT CHECKLIST**

Sr. No.	Documents required	Individual (Salaried) (Applicant & Co-Applicant)	Individual (Self-employed) (Applicant & Co-Applicant)	Sole proprietorship (Concern)	Partnership Firm	Company
1	KYC & other documents other valid (OVD) as identity proof, address proof	Recent photograph, valid passport, valid driving license, voter's identity card, Aadhaar, NREGA job card, NPR letter (only as address proof) PAN/Form 60 if PAN is not allotted	Recent photograph, valid passport, valid driving license, voter's identity card, Aadhaar, NREGA job card, NPR letter (only as address proof) PAN/Form 60 if PAN is not allotted	All document as per individual, & any two documents for proof of business/activity in the name of firm, as mentioned below in 1.1. Registration certificate including Udyam Registration Certificate (URC) issued by the Government	Registration certificate, partnership deed, PAN of the firm, beneficial ownership (BO) declaration, and doc. as per individual for the person holding an attorney, the names of all the partners and address of the registered office, and the principal place of its business, if it is different	PAN of company, certificate of incorporation, MOA/AOA, board resolution, and power of attorney granted to its managers, officers, or employees to transact on its behalf, BO declaration, & doc. as per individual for the person holding an attorney, the names of the relevant persons holding senior management position; and the registered office and the principal place of its business, if it is different
1.1	Registration Certificate, Certificate/License issued by the Municipal Authorities under Shop & Establishment Act, Sales and Income Tax returns, GST/CST/VAT certificate (Provisional/Final), Certificate issued by Sales/Service/Professional Tax Authorities, Importer Exporter Code (IEC) issued to the Proprietary Concern by the office of DGFT/Licence/Certificate of Practice issued in the Name of the Proprietary Concern by any Professional Body Incorporated under a Statute, Income Tax return (not just the acknowledgment) in the Name of the Sole Proprietor where the firm's income is reflected and is duly acknowledged by the Income Tax Authorities, Utility Bills such as Electricity, Water, and Landline Telephone bills in the Name of the Proprietary Concern.					
2	Income details	Salary slips for last 3 months	IT returns for the last 2 years, financial statements for the previous 2 years with annexures	IT returns for the last 2 years, financial statements for the previous 2 years with annexures	IT returns for the last 2 years, financial statements for the previous 2 years with annexures	IT returns for the last 2 years, financial statements for the previous 2 years with annexures
3	Bank statement	3 months (salary account) for Personal Loans	Immediate 6 months account statement	Immediate 6 months account statement	Immediate 6 months account statement	Immediate 6 months account statement
4	Employment/ Business proof	Job continuity proof	Qualification Certificate/Certification of Practice (COP)/Shop and establishment license	Any two doc. for proof of business/activity, as mentioned in 1.1	NA	NA
5	Letter of Authority by partnership firm/ LLP/Company, Certificate of Shareholding	NA	NA	NA	NA	NA
6	Details of Outstanding Loans	Yes	Yes	Yes	Yes	Yes
7	Property documents	Photocopy of original sales deed, Allotment/ Possession Letter, NOC from society and other documents as per legal report/legal checklist	Photocopy of original sales deed, Allotment/ Possession Letter, NOC from society and other documents as per legal report/legal checklist	Photocopy of original sales deed, Allotment/ Possession Letter, NOC from society and other documents as per legal report/legal checklist	Photocopy of original sales deed, Allotment/ Possession Letter, NOC from society and other documents as per legal report/legal checklist	Photocopy of original sales deed, Allotment/ Possession Letter, NOC from society and other documents as per legal report/legal checklist
8	<p>In case OVD does not have Current Address, the following documents can be accepted as Deemed to be OVD (DOVD):</p> <ul style="list-style-type: none"> <li>a) Utility bill, which is not more than two months old of any service provider (Electricity, Telephone, Post-paid Mobile Phone, Piped Gas, Water bill).</li> <li>b) Property or Municipal tax receipt.</li> <li>c) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.</li> <li>d) 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 &amp; License Agreements with such employers allotting official accommodation.</li> </ul> <p>In case a client submits Deemed OVDs as Current Address proof, the client shall submit updated OVD with current address, within three months of submission of the DOVD.</p>					
9	All the documents submitted by the Applicant must be Self-attested. OSV certification must be done on all the KYC documents.					

## LOAN APPLICATION FORM - FOR SALARIED CUSTOMER

PLEASE FILL IN ALL OF THE MANDATORY FIELDS

PLEASE FILL IN THE REQUIRED DETAILS IN BLOCK LETTERS & TICK  AS APPLICABLE

### FOR OFFICIAL PURPOSE ONLY

LAN Number  Application form Number

### LOAN DETAILS

Type of Loan  Home Loan  Loan Against Property (LAP)  Non Residential Property  Personal Loan  Top up  
 Loan Category  FP - Fresh Purchase  BT-Balance Transfer  
 Loan Amount Requested (In figures)  Required Tenor (In Months)   
 End Use  Personal Use  Resale Purchase  Builder Purchase  Self-Construction  
 Plot + Construction Other (please specify) \_\_\_\_\_  
 LAN No. (in case of an existing customer)  Customer ID \_\_\_\_\_

### APPLICANT DETAILS

Salutation  Dr  Mr  Mrs  Ms  
 Name   

First Name
Middle Name
Last Name
 Date Of Birth        
 ID Document Type(OVD)  Driving License  Passport  Voter ID  
 Aadhaar  NREGA Job Card  
 PAN/Form 60   
 CKYC No (KIN)   
 Gender  Male  Female  Transgender  
 Marital Status  Married  Single  Divorcee  Widow  
 Number of Dependants   
 Caste  General  SC  ST  OBC  
 Religion  Hindu  Muslim  Christian  Buddhist  Jain  
 Sikh Others   
 Father's Name   
 Spouse Name (If applicable)   
 Mother's Name   
 Citizenship  Resident  Non Resident Indian  
 Highest Education  Professional  Post Graduate  Graduate  Undergraduate  Illiterate

Please affix latest self-attested colour photograph

### CURRENT RESIDENCE ADDRESS

Address Proof  Aadhaar  Passport  Driving License  Voter ID  Letter By NPR  
 NREGA Job Card Others   
 House Name/Building No.  Flat No.   
 Street   
 Locality   
 Landmark   
 City  PIN Code   
 State   
 Personal Email ID\*  Mobile No.

### PERMANENT RESIDENCE ADDRESS

Same as above  Yes  
 Address Proof  Aadhaar  Passport  Driving License  Voter ID  Letter By NPR  
 NREGA Job Card Others   
 House Name/Building No.  Flat No.   
 Street   
 Locality   
 Landmark



**CO-APPLICANT PERMANENT RESIDENCE ADDRESS**

Same as above  Yes

Address Proof  Aadhaar  Passport  Driving License  Voter ID  Letter By NPR  
 NREGA Job Card Others

House Name/Building No  Flat No.

Street

Locality

Landmark

City  PIN Code

State

**CO-APPLICANT EMPLOYMENT DETAILS**

Working at  Public Limited  Private Limited  Government Sector  Proprietorship Firm  
 Partnership Firm  Other

Designation

Department

Name of the Company

Co-applicant's Total Gross Monthly Income

**OFFICE ADDRESS DETAILS**

Building No.  Unit No

Street

Locality

Landmark

City  PIN Code

State

Office Landline No.  Extension No

Official Email ID

**SITE/FACTORY/OFFICE ADDRESS - FOR SELF-EMPLOYED CUSTOMER**

Building No.  Unit No

Street

Locality

Landmark

City  PIN Code

State

Office Landline No.  Extension No

Official Email ID

**CO-APPLICANT/GUARANTOR DETAILS**

Borrower Type  Co-applicant  Guarantor

Customer Category  Individual  Non-Individual

Employment Type  Salaried  Self-Employed Professional  Home Maker  
 Self-Employed Non-Professional

Salutation  Dr  Mr  Mrs  Ms

Name  First Name Middle Name Last Name

Date of Birth  Relationship with Applicant

ID Document Type(OVD)  Driving License  Passport  Voter ID  Aadhaar  NREGA Job Card  TAN  
 ROC Registration Others

PAN/Form 60

CKYC No (KIN)

TAN  CIN

Gender  Male  Female  Transgender

Marital Status  Married  Single  Divorcee  Widow

Caste  General  SC  ST  OBC

Religion  Hindu  Muslim  Christian  Buddhist  Jain  
 Sikh Others

Father's Name

Spouse Name (If applicable)

Mother's Name

Citizenship  Resident  Non Resident Indian

Please affix latest self-attested colour photograph

**CURRENT RESIDENCE ADDRESS**

Same as Applicant's Current Residence  Yes

Address Proof  Aadhaar  Passport  Driving License  Voter ID  Letter By NPR  
 NREGA Job Card Others

House Name/Building No.  Flat No.

Street

Locality

Landmark

City  PIN Code

State

Personal Email ID  Mobile No.

**PERMANENT RESIDENCE ADDRESS**

Same as above  Yes

Address Proof  Aadhaar  Passport  Driving License  Voter ID  Letter By NPR  
 NREGA Job Card Others

House Name/Building No.  Flat No.

Street

Locality

Landmark

City  PIN Code

State

**EMPLOYMENT DETAILS**

Working at  Public Limited  Private Limited  Government Sector  Proprietorship Firm  
 Partnership Firm  Other

Designation

Department

Name of the Company

Co-applicant's Total Gross Monthly Income

**OFFICE ADDRESS DETAILS**

Building No.  Unit No

Street

Locality

Landmark

City  PIN Code

State

Office Landline No.\*  Extension No

Official Email ID

### SITE/FACTORY/OFFICE ADDRESS - FOR SELF-EMPLOYED CUSTOMER

Building No.	<input type="text"/>	Unit No	<input type="text"/>
Street	<input type="text"/>		
Locality	<input type="text"/>		
Landmark	<input type="text"/>		
City	<input type="text"/>	PIN Code	<input type="text"/>
State	<input type="text"/>		
Office Landline No.	<input type="text"/>	Extension No	<input type="text"/>
Official Email ID	<input type="text"/>		

### INTEREST METHODOLOGY

Bajaj Housing Finance Limited ('BHFL') has developed a model for arriving at benchmark rates (BHFL FRR) for different type of customers such as Salaried, Self-employed and corporates. The model takes into consideration among other things, BHFL's weighted average cost of funds, fund raising cost and liquidity/risk premium, negative carry on investments and expenses incurred to source the loans. The benchmarks (BHFL FRR or Repo Rate as announced by RBI) are floating in nature and are changed based on the changes in underlying factors. Interest rates applicable on loans (visit <https://www.bajajhousingfinance.in/home-loan-interest-rates> for our latest rates) are linked to BHFL FRR or Repo Rate and varies between Home Loans & non-Home Loans, basis a credit score which includes without limitation, the following variables:

- Credit and default risk in the related business segment;
- Historical performance of similar homogeneous clients;
- Your profile, including employment/profession type, age, Industry segment and other details
- Your repayment track record as provided by Credit Information Companies ('CIC');
- Secured vs unsecured loans;
- Ticket size and tenure of loan;
- Your credit score as provided by the CIC;
- Location delinquency and collection performance;
- Your indebtedness (other existing loans).

The above mentioned variables have been recognized as material risk explaining variables during acquisition and Borrower segmentation analysis. The aforesaid is dynamic and gets revised periodically as per the existence and performance of past portfolio and hence, subject to change.

The interest rates may also be offered at Fixed rates.

### DETAILS OF PROPERTY (TO BE PURCHASED/IMPROVED/CONSTRUCTED/OFFERED AS SECURITY)

Type of Property	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Mixed Usage	
Property Status	<input type="checkbox"/> Self-occupied	<input type="checkbox"/> Rented	<input type="checkbox"/> Vacant	<input type="checkbox"/> Under Construction
Property Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Rural		
Builder Name	<input type="text"/>			
House/Building No.	<input type="text"/>	Flat No.	<input type="text"/>	
Street	<input type="text"/>			
Locality	<input type="text"/>			
Landmark	<input type="text"/>			
City	<input type="text"/>	PIN Code	<input type="text"/>	
State	<input type="text"/>			
Property age	<input type="text"/>	Property Construction Area (In Sq. ft.)	<input type="text"/>	
Property Land Area (In Sq. ft.)	<input type="text"/>	Estimated Property Value	<input type="text"/>	

### PROCESSING FEES/MORTGAGE ORIGINATION FEES INSTRUMENT DETAILS

Instrument Type	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	Instrument Date	<input type="text"/>
Instrument No.	<input type="text"/>	Amount	<input type="text"/>	
Bank Name	<input type="text"/>			

### VALUE ADDED SERVICE PRODUCTS

<input type="checkbox"/> EMI Card*	<input type="checkbox"/> IHO Sanjeevani	<input type="checkbox"/> IHO Total Care	<input type="checkbox"/> BALIC Group Credit Protect Plus Life Insurance
<input type="checkbox"/> HDFC Group Credit Protect Plus Life Insurance	<input type="checkbox"/> ICICI PRU Super Protect Credit Life Insurance		
<input type="checkbox"/> Others	<input type="text"/>		

\*This product is owned by Bajaj Finance Limited. BHFL is merely a distributor of EMI Card.

**Reference 1**

First Name

Last Name

Relationship with Applicant  Mobile No.

Current Address Line 1

Current Address Line 2

City  PIN Code

State

**Reference 2**

First Name

Last Name

Relationship with Applicant  Mobile No.

Current Address Line 1

Current Address Line 2

City  PIN Code

State

**CUSTOMER CONSENT AND CUSTOMER DECLARATION**

**CUSTOMER CONSENT:**

- I/We hereby expressly consent and authorise Bajaj Housing Finance Limited ('BHFL') and/or through its representatives/agents to send me/us any communication regarding products/services offered by BHFL and its group companies using various communication channels, such as, telephone calls/SMS/bitly/bots/emails/post etc.
- I/We authorize the Company and all its group companies, their agents and service providers to exchange, share or part with all the information and details (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2008 and/or any other statute) relating to my/our existing loans and/or repayment history to other group companies, bank, financial institutions, credit bureaus, information utilities, agencies, statutory bodies etc. as may be required or as they may deem fit and shall not hold the Company or any of its group companies or its agent/representatives liable for use/sharing of this information. It shall not amount to violation of any of my/our privacy or confidentiality rights or privileges.
- I/We accord our consent unconditionally, notwithstanding the grant of loan facility, its rejection by BHFL, or upon its repayment and authorise BHFL to use the said information.
- I/We hereby authorize BHFL for any disclosure at any time of any information relating to me/mine/us/our loan/facility, including but not limited to repayment history, defaults in payment to and/or any Regulatory or other authorities as may be deemed fit. I/We agree not to hold BHFL responsible for such disclosure.
- I/We have no objection to give the documents required as per the KYC guidelines. I/We hereby consent to the Company for updating/furnishing my/our KYC data on the Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time and also access, download and procure data therefrom and rely upon the same for the purpose of KYC checks and it shall be my/our responsibility to ensure that the data is correct and updated and to immediately intimate in writing in case of any changes to the data. The Company may also verify the data in such manner as it deems fit and seek additional information or perform enhanced due diligence. I consent to receive information/intimation from the Company/CKYCR through SMS/Email on the above registered number/Email address notwithstanding my/our names and/or numbers appearing in the Do Not Call or Do Not Disturb registry.

By indicating (✓) against the Value Added Services as specified below, I/we agree and consent to apply for the services and authorise BHFL to share my/our KYC and such other documents as are provided with this application, I/we understand that these services are offered by third party service providers and I/we will not hold BHFL and/or its affiliates, subsidiaries liable for any services availed from the below mentioned service providers.

- I/We agree to avail the Bajaj Finance Ltd's EMI Card and have read, understood and agreed to the terms and conditions for the same, present at <https://www.bajajfinserv.in/emi-network-emi-card>.
- I/We agree to avail the IHO Sanjeevani and have understood and agreed to the terms and conditions for the same.
- I/We agree to avail the "IHO Total Care" and have understood and agreed to the terms and Conditions for the same.
- I/We agree to avail the "Group Credit Protect Life Insurance Product" from Bajaj Allianz Life Insurance Company Ltd/ICICI Prudential Life Insurance Company Ltd/HDFC Life Insurance Company Ltd and have understood and agreed to the terms and Conditions for the same.
- The processing of insurance claim is at sole discretion of Bajaj Allianz Life Insurance Company Ltd/ICICI Prudential Life Insurance Company Ltd/HDFC Life Insurance Co. Ltd. as per the terms and conditions of their Certificate of Insurance/Master Policy. Bajaj Housing Finance Limited's role is limited to that of a mere facilitator.



**CUSTOMER DECLARATION & UNDERTAKING:**

- I/We declare that all the particulars and information and details provided herein/filled in this Application Form are true, correct, complete and up-to-date in all respects and that I/we have not withheld any information whatsoever.
- I/We state that the contents and information given in this application form are true, correct, complete and up-to-date and shall be the criteria of any loan/facility that Bajaj Housing Finance Limited ('BHFL') may decide to grant me/us. I/We agree that, we shall submit, sign, and execute all such loan agreements and such other documents as may be prescribed/required by BHFL at any point of time and the applicable stamp duty with respect to such documents shall be payable by me/us. I/We fully acknowledge & understand that, the grant of the loan is at the sole discretion of BHFL and that BHFL reserves the right to reject my/our loan or approve the loan amount to an amount than that applied for. I further acknowledge that the processing fees given by me/us is non-refundable and in case my/our application stands rejected, I shall not seek refund of the same from BHFL.
- By signing this application form, I/we agree that, I/we have read and understood and have been explained all the terms and conditions governing the loan facility.
- I/We agree that, BHFL may either by itself or through its authorised representatives or agents, conduct necessary investigations and seek/receive information from any person/authority/company or such others as it may deem fit in the process of sanction of this loan.
- I/We undertake to furnish any additional information/documents that BHFL may require/request for at any point of time.
- I/We confirm that no insolvency proceedings or suits for recovery and/or any criminal proceedings have been instituted or are pending against me/us.
- I/We acknowledge the receipt of the document checklist for the loan from Bajaj Housing Finance Limited.
- The Company practices its approved 'Fair Practice Code' which is in line with the extant RBI/NHB norms. A copy of the same is available at www.bajajhousingfinance.in for your views and notice.
- I/We hereby declare to the Company to rely upon my/our KYC data as downloaded/obtained from Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time, is true, correct & updated. It shall be my/our responsibility to ensure that the data is correctly updated and to immediately intimate (not later than 30 days) to the Company in writing, in case of any changes to the submitted data/information.
- I/We hereby declare and undertake that the loan will be utilized only for the purpose for which it is being sanctioned and the purpose will not be changed in any manner during the loan tenor. Further, the loan will also not be used for any illegal and/or anti-social and/or speculative purposes in any form.

Applicant Signature/Authorized Signatory

Co-Applicant Signature

Co-Applicant Signature

Place:

Date:

Co-Applicant Signature

Co-Applicant Signature

**FOR OFFICE USE ONLY**

Branch Code\*   
 DSA Referral Code\*   
 Sales Manager Name\*   
 Date\*   
 Sales Executive Signature\*   
 Connector Name

Source Code\*   
 Scheme Code\*   
 Sales Executive Name\*   
 DSA/Referral Signature\*   
 Lead/Source\*   
 Connector Code

**ACKNOWLEDGEMENT**

Please furnish documents mentioned in the document checklist section for approval\* of your loan application.

Please write to us at our customer service email ID: bhflwecare@bajajfinserv.in for any queries and suggestions.

Name of the Applicant\*   
 Loan Amount Applied\*  Date\*   
 Mobile No. of the Sales Executive\*

The Loan Application will be disposed of within 15 Working Days of complete documents received

Note\*: Credit at the sole discretion of Bajaj Housing Finance Limited Application Form No.

In case of any queries/other options on the documents above, please contact our sales executive. Please write to us at our customer service email ID: bhflwecare@bajajfinserv.in for any queries and suggestions. Your application will be assured quickly after receiving the required documents. Please quote the application number mentioned in this slip for any enquiries.

Bajaj Housing Finance Limited

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www.bajajhousingfinance.in