



Roha Housing Finance Pvt Limited

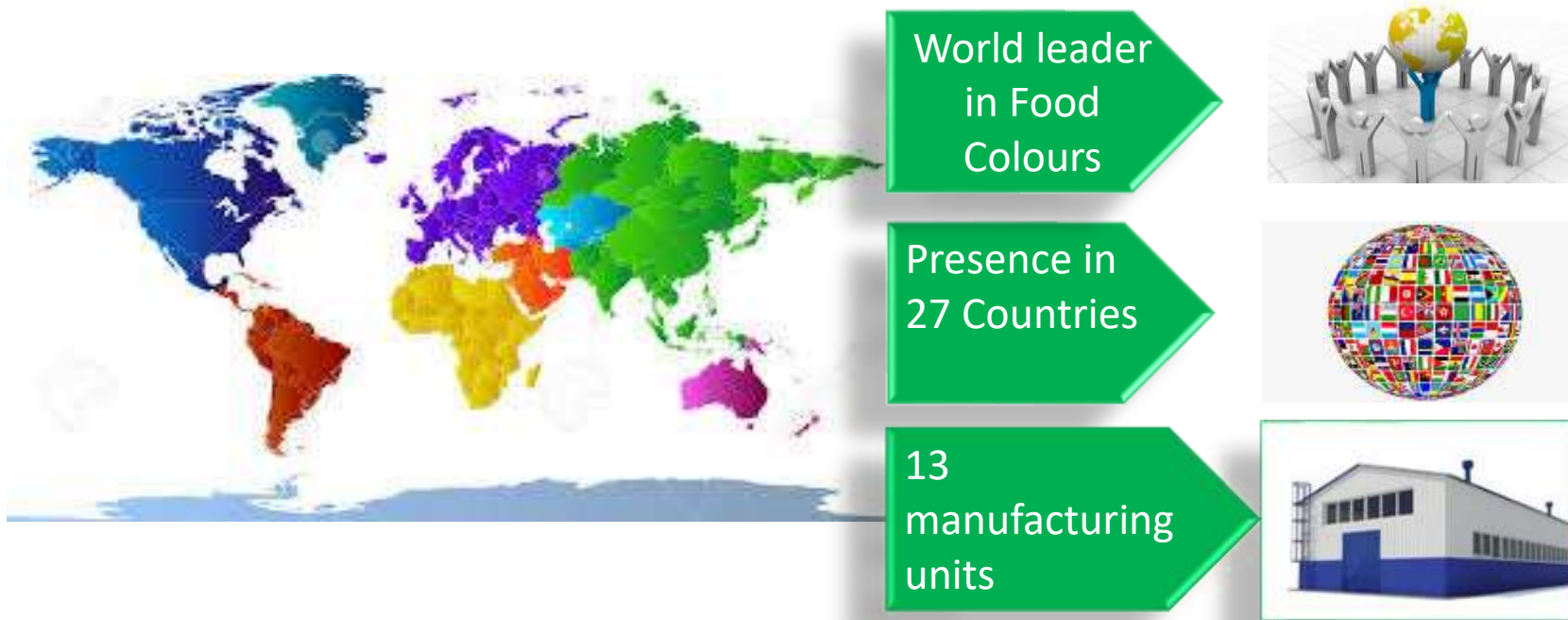
Growing Opportunities!!

For DSA's





Promoters – JIJ Group



The flagship company of the group is Roha Dyechem Pvt. Ltd., a world leader in the production of food colors. Starting from one small office in India in 1972, today Roha has offices in over 27 countries, with over 13 application labs and 13 manufacturing units. Roha's product range encompasses synthetic and natural products created for a multitude of applications – Food and Beverages, Pet Food, Animal Feed, Cosmetics and Industrial Applications.

Roha now expands its operations in financial services with vision of becoming a large player in HFC, NBFC, Asset Management and Wealth Management Space.



Social Impact Created

Pin Codes Served

10,000+



Lives impacted

12,257



Rural Portfolio

46%



EWS/LIG
Portfolio-
73%



New to Credit %ge

AUM share- 23%



Woman as one of
applicant –

AUM share - 99%



Social Impact with Financial Inclusion



Product Types

Loan for Home Purchase- ready built up

Loan for Home Expansion/ Improvement – example – repair, flooring, Toilet, Room, additional floor

Loan for Construction/ Plot Purchase and Construction

Loan against owned Residential or Commercial Properties

Catering to all types of Secured loans needs



Current Distribution*

May 2018 - MMR

July 2018 – NCR
(U.P. , Delhi)

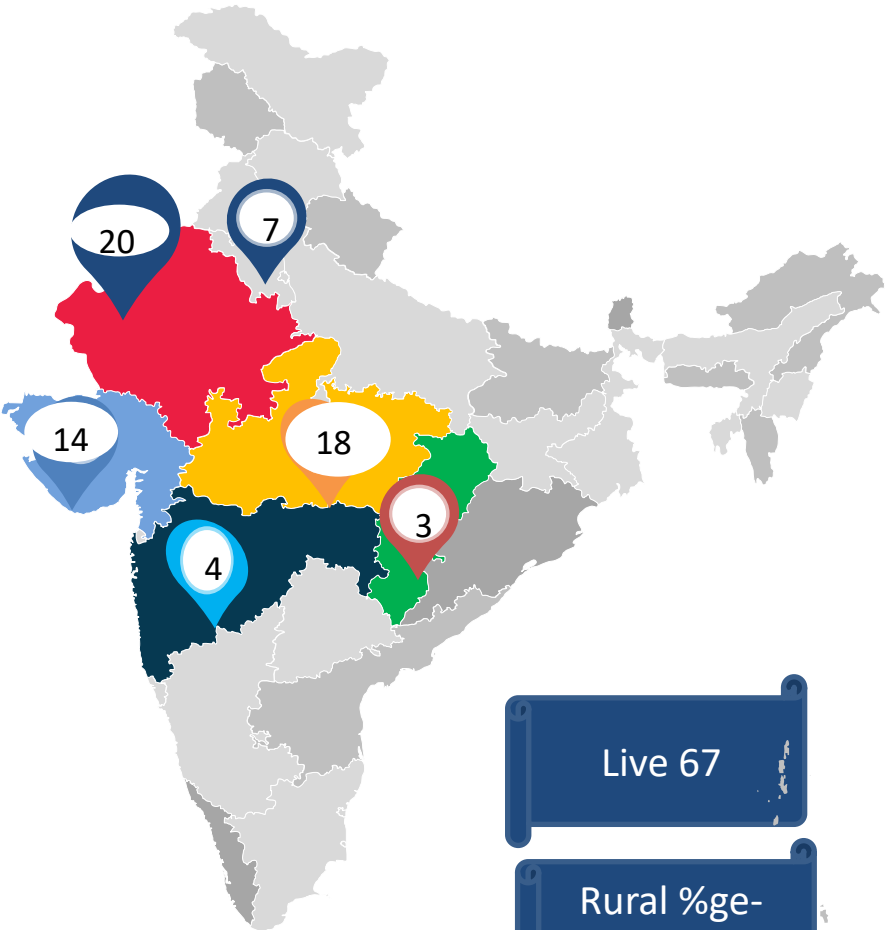
August 2018 – MP

Nov 2018 – Gujarat & CG

March 2021- Rajasthan

April 2023- Haryana

7 States 67 branches



Live 67

Rural %ge-
84%

Created presence in seven states across India, to scale further

बनो रोहा के जोड़ीदार

JFM
offer-
DSA



EARN REVENUE
EFFORTLESSLY

JODIDAAR CODE PROCESS



Earn 1
Lacs
Per
crore

get payout immediately as soon as chq is cleared

**terms and conditions apply*

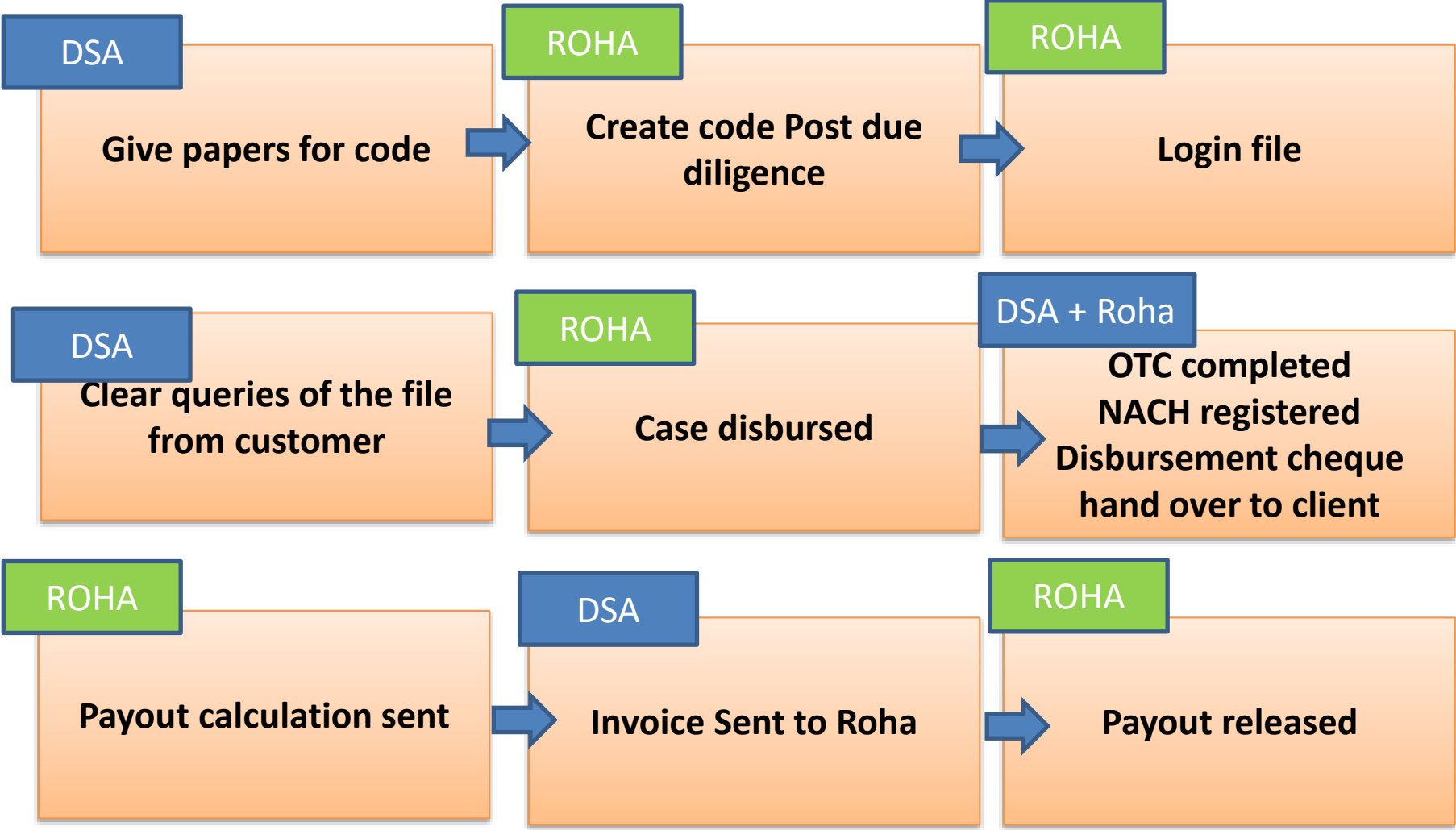


Process – end to end





Roha Housing Finance Limited- Process from empanelment to payout





Brief parameters for policy





Products-

- Home Loan
- Loan Against Property

Home Loan- Purpose

- HL – Purchase – Ready to move-in (New / Resale), Under Construction (To the end User only), Plot purchase plus Construction
- HL – Self-construction – Building on pre-owned land
- HL – Home Expansion – Additional construction in an existing house (civil work) which increases the carpet area
- HL – Home Improvement – Renovation/ repair work/ new fixtures etc. in an existing house which enhances the value, age, and amenities of the property

Loan Against Property- Purpose

- Business Expansion
- To meet working capital
- Personal expenses like wedding expenses & to fund children's education
- Commercial shop purchase
- Basement
- Godown



FOIR

- Up to 50% to 65%

Income Programs

- NIP program
- Banking Surrogate program
- Documented income – Turnover based

Ticket Size-

- Home Loan - 3 to 100 Lacs (assessment for >50 lacs is on documented income mainly. Turnover should be supported with GST for cases of 50 lacs and above)
- Loan Against Property - 3 to 50 Lacs

Tenure-

- Home Loan - Maximum up to 25 Years (in select cases up to 30 years)
- Loan Against Property - Maximum up to 15 Years



Features

- Special programs for SENP specially MSME.
- **No Income Program assessment up to Rs 50 Lacs. We need only bank statement for SENP's and Bills and rest documents on case to case basis for income verifications.**
- Cash Salaried Home Loans up to 12 Lacs.
- All property types are accepted - Khasra/ Notary/ Gauthan/ Gram Panahcayat.
- Legal verification of property papers so that customer is saved from frauds.
- Strong RCU.
- LAP for commercial purchase.
- All profiles are accepted largely”.
- LAP to cash salaried up to 7 lacs.
- Rural reach.



Roha Housing Finance Limited

Rate of Interest-*

- Home Loan – 11.99 - 18%
- Loan Against Property – 13.99 to 20%

Processing Fee- 2.0% plus GST (Fee of 1.5% must else subvention from payout will be done)

- Of this Rs 5,000/- must be via collection before disbursement
- L&T cost of 8,800/- to be separately short paid

Loan Cover Life Insurance + General Insurance – Short Paid Minimum 3.50% including GST

- 7 yrs tenor and full loan cover is must

***All commercials are s.t. property verification and customer profile and CIBIL
ROHA reserves a right to approve or reject a case***



Common Minimum Criteria – Home Loan

- **Minimum Age**
 - 21 years – If income is considered
 - 19 years – For government sector salaried individual
 - 18 years – If income is not considered
- **Maximum Age (at time of loan maturity)**
 - 70 years – For Self-Employed & Salaried at the time
 - 65 years – Age at the time of application is more than 50 and working in pensionable job in government sector or receiving pension from government
 - 80 years – In case of non- income and property owner co-applicant
- No sourcing for age > 55 years Applicant at the time of loan disbursement for home purchase and/or construction
- All property owners has to be applicants to the case
- In case of married applicants, spouse (husband/wife) to be made co-applicant mandatorily



Common Minimum Criteria – Loan Against Property

- **Minimum Age**
 - 23 years – If income is considered
 - 18 years – If income is not considered
- **Maximum Age (at time of loan maturity)**
 - 70 years – For Self-Employed
 - 65 years – For Bank Salaried
 - 80 years – In case of non- income and property owner co-applicant
- All property owners has to be applicants to the case
- In case of married applicants, spouse (husband/wife) to be made co-applicant mandatorily



Common other norms

- in general we do cases with CIBIL score 700+ and FOIR up to 60% max, and LTV up to 85% in HL and up to 65% in LAP RESI. we prefer Self occupied or seller occupied properties. We can do undeconstruction cases of approved builders too
- We can do P+C at MV funding, Plot LTV 70%
- We do 2 yr sale deed cases in NCR.
- We do all type of properties in Rajasthan. Society patta to be 1 year old
- We do 9 MOB BT
- We do temp NA properties in MMR along with gauthan and normal properties
- We do properties in Indore where sale deed is must. We do GP patta property (patta >2018)
- We do Padat properties in Raipur.
- We do Cash salaried cases up to 10 lacs
- We do SENP LAP up to 50 lacs in Assessed income
- We do up to 1 cr in HL but we need documented income.
- We can do eligibility in Banking surrogate also.
- We do GP properties in all locations
- We do agri property in Rajasthan only



Documentation-

- Passport photos of all applicants and co-applicants

KYC Documents-

- Valid Photo Identity Proof: Aadhaar Card/ E-Aadhar copy of all applicants/Co-applicants, and Aadhaar Consent Form (as part of the application form)
- Valid Residence Address Proof for all applicants and co-applicants
- Valid Age Proof for all applicants, and co-applicants
- PAN Card copy of all applicants and co-applicants whose income is considered and of all the property owners. (Form 60 for non income earners)
- Office Address Proof- In case Self-owned

Income Proof-

- Salary Slip for latest 3 Months (in case of variable pay six months slip) / Latest Salary Certificate with deductions (in cash salary cases) - For Salaried Individuals
- Latest 6 months Bank Statement of salary a/c (updated till 30 days before the login date) - For Salaried Individuals
- Latest 6 months Bank Statement of Current/saving/CC/OD a/c (updated till 30 days before the login date) - For Self Employed Non-Professional/Self Employed Professional (whose income is considered)
- Income Tax Return (Latest or last filed) if available



Documentation-

1. Passport photos of all applicants and co-applicants

2.KYC Documents-

- Valid Photo Identity Proof: Aadhaar Card/ E-Aadhar copy of all applicants/Co-applicants, and Aadhaar Consent Form (as part of the application form)
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4. Collateral Documents – As per legal requirements

- Ownership documents/ Property documents – Patta/Sale deed/lease deed/Gift deed/Khasra Khatauni



Lets get into a partnership!!

