

## SALARIED PERSONAL LOAN APPLICATION FORM

Application no. – 5320884397569

### SECTION 1

#### Loan Details

Required loan amount : 940000.00  
Required tenor in months : 84  
Customer ID no. (If applicable) :  
Purpose of the loan : Home Furnishing

#### Applicant Details

Name of the applicant : ABHINAV KUMAR SINGH  
Father's name : ASHWINI SINGH  
Mother's name : USHA SINGH  
Date of birth : 29/04/1991  
Qualification : Graduate  
Gender : ☒ Male ☐ Female ☐ Third Gender  
Marital status : ☐ Married ☒ Unmarried  
☐ Widow ☐ Divorced  
Mobile : 9654132611  
Personal Email Id : abhinavsingh34@gmail.com



Residence type : Rented - With family

Residence address	: SUNLIGHTS CLASSICS 155 NORTH HADAPSAR NEAR MAGARPATTA SOUTH GATE PUNE
Residing since (Months)	: 12-24
City	: PUNE
Landmark	: NA
Pincode	: 411028
Address proof	: DOVD - Letter Issued by Employer on Letter Head (Public Ltd and Private Ltd Companies) & Declaration
CKYCR Number/ KIN	: 30020744951443
Documents	: <input checked="" type="checkbox"/> PAN Card + 1 OVD <input type="checkbox"/> Form 60 + 1 OVD
PAN	: DSUPS5906Q
Officially Valid Documents (OVDs)/ Deemed OVD (to be taken in case address mentioned on OVDs is not the current address. Applicant shall submit OVD updated with current address within a period of three months of loan application date)	: Mandatory - PAN Card/Form 60
Expiry Date	: 31/12/2019
Preferred mode to connect	: Email
Preferred language	: English
Vehicle no.	:

Employment Details – Applicant

Company sector	: Public Sector
Name of the employer	: ACCENTURE SOLUTIONS PRIVATE LIMITED
Designation	: Manager
Years in current employment	: 2 - Year 0 - Months
Total work experience	: 7 - Year 0 - Months
Gross salary p.m.	: 67504.00
Office email ID	: <a href="mailto:abhinav.k.a.singh@accenture.com">abhinav.k.a.singh@accenture.com</a>
Office address	: TOWER 8 MAGARPATTA CITY CYBERCITY HADAPSAR
City	: PUNE
Pincode	: 411013
Tel No.	: 66822000

#### Permanent Residential Address – Applicant

Same as residence	: <input checked="" type="checkbox"/>
Contact person name	: ABHINAV KUMAR SINGH
Address	: WARD NO 4 DIN DAYAL NAGAR SAYYAD RAJA DIST CHANDAVALI UP
City	: VARANASI
Pincode	: 232,110
Address proof	: OVD -Hard Copy Aadhar / Scan Copy Aadhar

#### Bank Details

Primary A/C Type	: Savings A/c
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Primary bank name	: CITI BANK
Primary A/c no.	: 5856597229
Primary bank IFSC code	: CITI0000002
Branch and Address	: CONNAUGHT PLACE NEW DELHI

## SECTION 2

### Interest Rate Methodology

Interest rate applicable for unsecured Personal Loans in Bajaj Finance Limited varies from 12.5% to 25% basis our internal credit and risk policy and as per an algorithmic multivariate score card which includes following variables (inclusive and not exhaustive):

- Interest rate risk (fixed vs floating loan)
- Credit and default risk in the related business segment
- Historical performance of similar homogeneous clients
- Profile of the borrower
- Industry segment
- Repayment track record of the borrower
- Secured Vs unsecured loan
- Ticket size of loan
- Bureau Score
- Tenure of Loan
- Location delinquency and collection performance
- Customer Indebtedness (other existing loans)

These variables have been recognised as material risk explaining variables in company segmentation analysis. Same is dynamic and gets revised periodically as per experience and performance of past portfolio and hence subjective to change.

## General Terms and conditions

I hereby agree, confirm and authorize:

(1) To apply for a personal loan facility ('Loan') from Bajaj Finance Limited ('BFL') for my personal use, as stated in this application ("Application Form"). I understand and confirm that not to use the Loan for any illegal, speculative, nefarious, fraudulent or unlawful purposes.

(2) The loan/credit facility to be provided by BFL may be either in the form of term Loan or one of the variants or a combination of such variants from the following options: (a) Advance EMI Loan; or (b) Flexi Term Loan; or (c) Step-Down Structured Monthly Installment Loan; or (d) Step-up Structured Monthly Installment Loan; or (e) Flexi Hybrid Loan; or (f) Personal / Unsecured loan, (g) Consolidation and balance transfer of his/her Outstanding Consumer Durable Loan.

(3) I hereby acknowledge that:

(a)

I have read or have been explained and understood, the features, obligations of the Loan as provided in Detailed Terms and Conditions, accessible on [<https://www.bajajfinserv.in/forms-centre>] ("Detailed Terms");

(b)

The Loan availed, would be subject to payment of all fees/charges as mentioned in the Annexures and such other fees/charges as may be prescribed by BFL ("Initial Fees and Charges")

(c)

The revision of Initial Fees and Charges and such other additional fees/charges as may be introduced by BFL ("Revised Charges"), may be notified by BFL on its website [<https://www.bajajfinserv.in/all-fees-and-charges-new#pl>] and which shall constitute sufficient notice to me;

(d)

The Revised Charges as stated above, shall supersede the Initial Fees and Charges and I shall be bound by such Revised Charges.

(4)

To submit and execute any/all documents, in such form and manner as may be required by BFL in relation to this Application Form and/or related products.

(5) BFL to use and/or share all information and details as provided by me in this Application Form with any third party including but not limited to its group companies, financial institutions, credit bureaus, Credit Information Companies ('CIC'), RBL Bank, etc. for customer due diligence, credit rating, marketing or promotion of BFL products and services or related products or that of its associates, third party, Central KYC Registry and affiliates or for enforcement of any obligations and shall not hold BFL (or any of its group companies or its/their agents/representatives) liable for the use/sharing of the information as stated above. Further, for the purpose of this Application Form, I authorise BFL to seek/obtain any other information, relating to me, from any third party.

(6) Continue to keep in my safe custody all of my account / card related details, including the login id and password/PIN issued by BFL and/or reset by me ("Credentials") , as confidential and not to share the same with any third party. Any use or misuse of the Credentials including the transactions carried out using the Credentials shall be my sole responsibility.

(7) That BFL has the absolute discretion, to accept or reject this Loan application, as it may be deemed fit by BFL at any time, either before or after verification.

(8) That the information, financials/bank statements and KYC details provided by me as part of this Application Form are true and correct, and I would keep BFL updated of any change in the information provided by me, specifically KYC details, Bank details, etc. That I have not withheld any material information that may be required by BFL.

(9) That I have read and understood the Detailed Terms and understand the applicability of the same on availing the Loan and hereby agree to be bound by the same at all times including any additions/amendments thereto from time to time. I agree to keep myself updated of any revisions in the Detailed Terms as may be communicated by BFL through any Acceptable Means of Communication (as defined in the Detailed Terms).

(10) That any revision or amendment in the term/fee/charges etc shall be prospective in nature and same need to be communicated through Acceptable Means of Communication 30 (Thirty) days in advance of such change.

(11) I hereby expressly consent for taking my photo/video evidencing the conduct of loan transaction by me and that such photo/video is unconditionally agreed to be stored and preserved for a period of at least five (5) years or otherwise from the date of closure of the loan and/or as the law/regulations may so mandate, whichever is higher.

(12) That I shall be liable to pay Broken Period Interest from the Date of Disbursal (as defined in the Detailed Terms), on the Loan.

(13) That this Application Form, together with all its contents may be submitted to:

1. BFL, its subsidiaries and affiliates of BFL, any service provider/third party/legal entity with whom BFL may have business relationship and/or in reference to rendering services in connection with the product(s) availed by me.
2. to any Regulator, Court, Law enforcement agency, Quasi-Judicial authority etc. on a need basis

### Communication Terms

By clicking on "I Agree" below, I hereby expressly authorise BFL/ its representatives/agents/ its business partners/its group companies/affiliates to send me communications regarding loans, insurance and other products from BFL, its group companies and/or third parties (collectively "Other Products") through telephone calls/SMSes/emails/post/bitly/bots/ in person communication etc. including but not limited to promotional communications, irrespective of rejection of my Loan application.

Place : PUNE : Date : 23/10/2019

### Co-branded Credit Card Terms

By clicking on "I Agree" below, I hereby apply for RBL Bank and Bajaj Finance Limited Cobranded Credit Card and I hereby:

(1)Consent to and authorise BFL to share my application details and KYC data/documents provided under this application with RBL Bank for the purpose of fulfilling KYC requirements for my Credit Card application and I shall not raise any objection/issue whatsoever in this regard against BFL/RBL Bank.

(2)Undertake to read the credit card features and most important Terms & Conditions (MITC) as mentioned on [www.rblbank.com](http://www.rblbank.com).

(3)Authorise BFL and RBL Bank to contact me, as required, for the purposes of Credit Card. I also provide my consent to RBL Bank to call me for issuance, upgrade or downgrade of my Credit Card basis my telephonic, email, OTP based consent if I qualify for the same. I agree that the approval of credit card issuance and credit limit will be at sole discretion and option of RBL.

(4)Authorise BFL and RBL Bank to contact me and call me, as required for issuance, upgrade/downgrade of my Credit Card basis my SMS, telephonic, email, OTP based consent, etc provided that I qualify for the same.

(5)Agree that the approval of credit card issuance and credit limit will be at sole discretion and option of RBL Bank

(6)Authorise BFL and RBL Bank to exchange /share all information and details as provided by me in my application for customer verification, customized offer of products or services, credit rating, data enrichment and I shall not hold BFL and RBL Bank (or any of its group companies or its/their agents/ representatives) liable for the use/sharing of the information as stated above

Place	: PUNE	Date	: 23/10/2019
Applicant Name	: ABHINAV KUMAR SINGH	Mobile No.	: 9,654,132,611
Case ID	: 5320884397569		

## SECTION 3

CPP Card Protection

CUSTOMER CONFIRMATION



I/We hereby agree to buy CPP Card Protection from CPP Assistance Services Pvt Ltd (CPP) at the price mentioned below. I understand that CPP Card Protection is a product provided by CPP and the services provided to me will be subject to the terms and conditions of CPP Card Protection. I hereby give my consent to CPP to contact me through phone, post or email for the purpose of activation and provision of services of CPP Card Protection.

For this purpose, I hereby give my consent allowing Bajaj Finance Ltd. (BFL) to share my personal data with CPP as BFL may deem fit for setup, administration and service of CPP Card Protection membership. Further, I hereby give my consent to CPP to enroll me into the Group Insurance Policy taken by CPP for its customers from an Indian General Insurance Company (insurer) for the complementary fraud protection benefit as per the terms and conditions of the Group Insurance Policy issued by the Insurer.

Further, I agree and hereby inform CPP that in the event I purchase a CPP Card Protection on finance from Bajaj Finance Ltd. (BFL) then I agree that the tenure of CPP Card Protection will be subject to the tenure of the loan availed by me from BFL. I hereby confirm, agree and undertake to fulfill all my obligations towards BFL including payment of all applicable charges to BFL, which BFL may incur in relation to my purchase of CPP Card Protection on finance. I hereby authorize CPP to cancel my CPP Card Protection membership, upon instruction received by CPP from BFL, in the event I default on the repayment of the finance facility availed by me from BFL for the CPP Card Protection and/or the loan as mentioned above.

Product Variant	: CPP Card Protection	Price (inclusive of taxes)	: NA
Date	: 2019-10-23		

#### CPP Card Protection - Benefits

(1)Single Call - Card & SIM Blocking : Block all your valuable credit, debit, ATM cards of all banks and SIM by calling CPP's 24-hour helpline

(2) Free PAN Card Replacement : Free replacement of lost PAN Card

(3) Banking Protection with F-Secure Protection while surfing, shopping, banking on laptop/PC with F-Secure Internet Security

(4)Emergency Travel and Cash Assistance\*\* Get emergency assistance in the form of:

- Hotel bill payments (India and Abroad) upto - Rs. 1,60,000

- Replacement travel tickets (India and Abroad) upto - Rs. 1,60,000
- Cash advance (India only) upto - Rs. 20,000

(5) Movies Subscription Get a free 12-month subscription to Eros Now (Plus Pack) and watch your favourite movies, TV shows and listen to music on your favourite device

(6) Complimentary Fraud Protection\*\*\* Protection against lost/stolen, tele-phishing, phishing, online transactions on cards:

- Up to 3 lakh

\*\*Emergency Advance is payable back within 28 days

\*\*\*Complimentary Fraud protection cover is provided by an Indian General Insurance Company registered with IRDA under the group insurance policy for CPP members. Please refer to group policy terms & conditions for more details.

Call 6000 4000 (Prefix STD Code), 1800 419 4000 (Toll free), E-mail: [cppindia.feedback@cpp.co.uk](mailto:cppindia.feedback@cpp.co.uk) , 1800 419 4000 (Toll free), : [cppindia.feedback@cpp.co.uk](mailto:cppindia.feedback@cpp.co.uk)

## Financial Fitness Report

Financial Fitness Report (FFR) assesses the credit standing of customer basis customer's credit score, income and current financial commitments. It helps customers to understand their credit – worthiness, borrowing power and savings potential.

Product Variant	: Financial Fitness Report (FFR)	Price (inclusive of taxes)	: NA
Date	: 2019-10-23		

Financial Fitness Report (FFR) Features and Benefits:

- (1) Detailed assessment and evaluation of your credit worthiness, borrowing power and saving potential
- (2) Standard Do's and Don'ts of good credit behavior
- (3) Explaining the credit score for the customer and informing him about his performance across various components of the score
- (4) Assessment of credit behaviour, credit mix and credit health ratio
- (5) Minimal paperwork – Only consent from customers

## EMI Card Terms and Conditions

Through this Application Form, I hereby apply for the Existing Member Identification Card ('EMI Card') type as specified in this Application Form and I hereby agree and confirm:

- (1) That the below mentioned terms and conditions shall only be applicable in cases where I have applied for the new EMI Card through this Application Form
- (2) That I understand and acknowledge that the EMI Card can be issued by BFL either in physical or electronic form
- (3) To make payment of the applicable fee and/or charges including annual fees, as specified by BFL with respect to EMI Card, details whereof are provided below I understand that the aforesaid fee and/or charges are subject to changes and are non-refundable and non-transferable
- (4) The applicable fee for issuing the EMI Card and/or Add-on Card (if any), shall be charged through deduction from Personal Loan amount disbursed by BFL
- (5) That I have received, read and understood the Key Terms and Conditions provided below, in relation to the EMI Card
- (6) That I have read and understood the Master Terms and Conditions applicable to Loans for Consumer Durable, Digital, Life style products & EMI Cards ("Master Terms") prescribed

by BFL and available on Website([www.bajajfinserv.in/forms-centre#1500932607648](http://www.bajajfinserv.in/forms-centre#1500932607648)) and understand the applicability of the same for issuance and usage of EMI Card and hereby agree to be bound by the same at all times including any additions/amendments thereto

from time to time. I agree to keep myself updated of any revisions in the Master Terms as may be communicated by BFL through any Acceptable Means of Communication (as defined in the Master Terms)

(7) That, I authorized BFL to share certain information related to EMI Card, which may include my KYC and transaction details with its business associates (subject to confidentiality restrictions) for integrating the EMI Card usage on such business associate's website/ wallet etc. as may be required for facilitating my use of EMI Card

(8) That the Loan limit shall be assigned to me as per BFL's sole discretion and internal policies and the same is subject to further revision at BFL's sole discretion. BFL shall not be liable in any manner whatsoever for such revision or cancellation of loan limit

(9) BFL is not an issuer/provider of the products purchased/services availed by the Customer through the EMI Card. Accordingly, BFL shall not be responsible for the quality or any assurances and/or representations made in relation to such products/services provided by third parties. BFL shall not be liable for any delay in delivery or no-delivery of product and/or with respect to the quantity, quality, conditions, fitness, suitability or otherwise whatsoever of the product.

#### Key Terms and Conditions

(1) EMI Card is neither a credit card nor a stored value card, etc. and is used only for authentication of Customer's identity while providing the Loan

(2) Annual fee will be charged to EMI Card-holders who have not availed any Loan using the EMI Card in the preceding year. Preceding year will be calculated starting the validity month mentioned on the EMI Card. [For example, if the EMI Card is issued on June 2015, the date for payment of the annual fee will be July 15, 2016.]

#### Card Usage :

1. The usage of the EMI Card would be construed as the deemed acceptance to the Terms and conditions governing the EMI card i.e., the terms and conditions mentioned in this Application Form and Master Terms accessible on [www.bajajfinserv.in/forms-centre#1500932607648](http://www.bajajfinserv.in/forms-centre#1500932607648), as may be amended by BFL from time to time
2. By using the EMI Card, the customer may engage in the following transactions –:

i. Purchase a Consumer Durable (CD) (LED, refrigerator, AC, smartphones, laptops etc.), Lifestyle (LSF) (furniture, life care elective procedures etc.) or Retail (apparel, footwear, small appliances, travel, coaching classes, hotels, eyewear, accessories etc.) product, either through our empanelled dealer/retail outlets or through ecommerce platforms, on equated monthly instalments from BFL

ii. Enquire about the available Loan amount for CD, LSF or Retail purchase; and/or enquire about personal Loan eligibility and/or apply for the same at BFL's call center, branch or online customer portal

iii. Use it for identification/authentication

3. By swiping the EMI Card or entering the EMI Card number, the validity date and the name of the EMI Card-holder, at any Merchant counter or BFL's branches or online platform; where the Customer is required to show one photo identification card or enter his/her PIN or Transaction Code. Once the Customer identity is authenticated, the EMI Cardholder will receive an SMS providing the terms and conditions ('Commercial Terms') of the proposed Loan being offered ("Transaction SMS") and containing a specific numeric code (the "Transaction Code")
4. BFL reserves the right to deduct convenience/processing fee (as may be specified by BFL in the Commercial Terms) on the Loan(s) availed by the Customer using the EMI Card
5. If the Customer understands and agrees to the terms and conditions provided in the Transaction SMS, he/she shall convey his/her acceptance by entering the PIN or Transaction Code at the Merchant counter or BFL branch or the online platform, as the case may be

(3) Notwithstanding payment of instant activation fee by the Customer, the EMI Card cannot be used for purchase on eCommerce platforms and of retail (apparel, footwear, small appliances, travel, coaching classes, hotels, eyewear, accessories etc.) products, until successful registration of the ECS/NACH mandate for the loan availed by the Customer as per this Application Form (Ref: SFID/Case ID)

(4) BFL may at any time, at its full discretion and without assigning any reason, decide to withdraw the EMI Card service and/ or terminate any specific EMI Card and will have no liability to the EMI Card-holder or any other person in this regard

(5) If the EMI Card-holder wishes to block or close EMI Card account, a request for the same can be made to BFL through BFL's Customer Care or online customer portal

(6) In the event of an unauthorized access to or use of an EMI Card, EMI Cardholder shall immediately inform BFL and call/write to BFL's Customer Care and request for blocking the earlier EMI Card

(7)Any changes in the EMI Cardholder's registered KYC or bank account need to be updated in BFL's records

(8)If I opt for an Add-on EMI Card by paying the applicable fee, as mentioned herein, such card shall be governed by the term and conditions mentioned in this Application Form (including but not limited to Master Terms)

(9)Terms used but not defined herein shall have the meaning ascribed to them in the Master Terms

EMI card applicant name : ABHINAV KUMAR SINGH  
Date of birth : 29/04/1991  
Email ID : abhinavsingh34@gmail.com  
Mobile no. : 9654132611  
PAN no. : DSUPS5906Q  
EMI card fee (Rs.) : 449

Date : 2019-10-23

#### Insurance Products

HDFC Life - HDFC CREDIT PROTECTION PLUS	: HDFC Life	Sum Insured (Rs.)	: 574331
Tenor	: 2	Premium (Rs.)	: 4500

In case of my death before termination of policy/cover under the master policy, I expressly authorize HDFC Life to pay outstanding loan amount to master policyholder by deducting the same from the claim proceeds.

#### Insurance Nominee Details

Name	: ASHWINISINGH	City	:
Relationship with applicant	: FATHER	Pincode	:
Date of Birth	: 7/21/1961	Tel No.	:
Residence address	:	Landmark	:
Mobile	: 9654132611	Email ID	:

#### Insurance Disclaimer

I hereby consent and authorise BFL to share this application and all information and details as provided by me under this application with HDFC CREDIT PROTECTION PLUS for the purpose of customer verification and I shall not hold BFL liable for the use/sharing of my application/information as stated above.

#### Statutory Warning (Prohibition of Rebates) (Section 41 of the Insurance Act 1938)

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as maybe allowed in accordance with the published prospectus or tables of the insurer

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakh Rupees

#Conditions apply. These products are offered under the Group Insurance scheme wherein Bajaj Finance Limited is the Master policyholder. The above mentioned benefits and premium amount are subject to various factors such as applied loan disbursal, age of insured, lifestyle habits, health, etc.

\*OVD or Deemed OVD to be submitted towards current address



\*OVD or Deemed OVD to be submitted towards current address

Documents acceptable under OVDs

Aadhaar, Passport, Driving License, Voter ID, NREGA Job Card & Letter from National Population Register.

List of documents acceptable under Deemed OVD

1. Utility Bill (Electricity bill, landline bill, post-paid mobile phone bill, piped gas bill, water bill)
2. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
3. Property or Municipal tax receipt
4. Letter of allotment of accommodation from employer issued by the below listed employers (or) leave and license agreements with such employers allotting official accommodation :
  - State Government or Central Government Departments
  - Statutory or Regulatory Bodies
  - Public Sector Undertakings
  - Scheduled Commercial Banks
  - Financial Institutions
  - Listed Companies

## Annexure I: Fees and Charges

### Full pre-payment (foreclosure) Charges   Annual Maintenance Charges

Foreclosure can be processed post **Term Loan : Nil**  
clearance of first EMI

**Term Loan : 4% plus applicable   Flexi Term Loan : 0.25% plus applicable taxes ,**

<p><b>taxes</b> on Principal Outstanding amount as on the date of such full pre-payment</p>	<p>on the total withdrawable amount irrespective of utilization on date of levy of such charges</p>
<p><b>Flexi Term Loan and Flexi Hybrid Loan : 4% plus applicable taxes</b> on total withdrawable amount* (*Total loan amount that you can withdraw under Flexi Loan, from time to time as per the repayment schedule) on the date of levy of such charges</p>	<p><b>Flexi Hybrid Loan : 0.25% plus applicable taxes</b> , on the maximum withdrawable amount irrespective of utilization on date of levy of such charges</p>
<p><b>EMI Card and Add-on EMI Card</b> : Annual fee Rs. 117 (Rs. 99 + 18% GST) EMI card Annual fees shall not be applicable, if the EMI Card or Add-on EMI Card is used in last 12 months</p>	
<p><b>Part Pre-payment Charges</b></p>	<p><b>Statement of Account/ NOC/ Repayment Schedule/ Foreclosure Letter charge/ Interest Certificate</b></p>
<p>Part pre-payment can be processed post clearance of first EMI for <b>Term Loans</b>. However for <b>Flexi Loans</b> the part prepayment can be processed post disbursal of loan</p>	<p>Download your e-statements/letters/certificates at no extra cost by logging into <a href="#">Customer Portal – Experia</a></p>
<p><b>Term Loan : 2% plus applicable taxes</b> on part pre-payment amount paid</p>	<p>You can get a physical copy of your statements/letters/certificates/List of Documents from any of our branches at a charge of <b>Rs. 50/- (inclusive of taxes)</b> per statement/letter/certificate</p>
<p><b>Flexi Term Loan</b> : Nil</p>	
<p><b>Flexi Hybrid Loan</b> : Nil</p>	
<p><b>Penal Interest</b></p>	<p><b>Outstation Collection Charges</b></p>
<p>In case of delay in payment of Monthly Instalment, the Lender shall charge default interest on an amount of Monthly Instalment outstanding as on that date @ <b>2% of EMI amount per month + applicable taxes or Rs. 200 per month (Inclusive of taxes)</b> , whichever is higher</p>	<p><b>Rs.65/- (Rupees Sixty-Five Only)</b> plus the applicable taxes per repayment instrument</p>
<p><b>Broken Period Interest</b></p>	<p><b>Bounce Charges</b></p>
<p>Broken Period Interest will be</p>	<p><b>Rs 1,200/- (Rupees Twelve Hundred Only)</b></p>

charged from the date of disbursement to the date of EMI commencement. Depending on the product availed, it will either get deducted from your loan amount apart from the charges mentioned or would be included in your first EMI.

**including taxes** levies in case of default by reason of the repayment instrument(s) being dishonored

#### **Mandate Rejection Service Charge**

**Rs 450/- (Rupees four hundred fifty only)**

Inclusive of applicable taxes

(Charges will be levied if new mandate form is not registered within 30 days from the date of rejection of previous mandate form by Customer's Bank for any reasons whatsoever)

☐ I hereby provide my consent to the Credit Card Terms

☒ I/We hereby apply to Bajaj Finance Limited for the EMI Card by accepting EMI card terms and conditions section as stated in this application form

☐ I/We have read and understood the CPP Card Protection. By checking this box, I signify my consent for availing the said CPP Card Protection

☐ I/We have read and understood the features and terms governing the Financial Fitness Report . By checking this box, I signify my consent for availing the said Financial Fitness Report

☒ I hereby provide my consent to apply for Life Insurance - HDFC CREDIT PROTECTION PLUS and agree to the terms&conditions

☒ I hereby confirm and accept the following: a) General Terms and conditions b) Communication Terms c) Detailed terms and Conditions accessed by me at [Website](#)

☒ By clicking on "I Agree" below, I hereby apply for Loan from BFL and confirm that all the particulars, information and details mentioned in this Application Form are true and correct. Further I acknowledge that Bajaj Finance Limited at its sole discretion may reject or approve this application.

☒ I hereby expressly consent for taking my photo to evidence the conduct of loan transaction by

me and I further hereby consent that such photo for storage and preservation of the same for a period of at least five (5) years or otherwise from the date of closure of the loan and/or as the law/regulations may so mandate, whichever is higher.

BFL/B2C/SALPL/Onl/AppF/AppI/Eng/May'19/V.3