

BAJAJ FINANCE LIMITED ("BFL") - Sanction Letter cum Loan Term Sheet

Deal ID - AL9440252

Date: 07/10/2023, 04:41:03 PM

Dear **Siddharth Raj Sangam**,

Sub: Sanction of Loan facility.

This is in reference to your loan request to purchase consumer durable and other value-added service, Bajaj Finance Ltd ("BFL"), has approved your loan request as per the details provided below in Sanction cum Loan Term Sheet.

Please note that, if the loan proceeds are utilised by you for purchase of more than one product, the interest rate and other charges/ expenses also could vary for each product/ service availed, owing to the variance in the purchase value of the product and the terms of interest subvention arrangement between BFL and manufacturer/ dealer/ merchant.

Accordingly, for administrative & customer convenience purpose:

(a) The below sanction terms (Loan Term Sheet) discloses the complete details of the loan, separately for each product purchased by your goodself; and

(b) BFL shall facilitate opening of separate sub-loan account for each such product, so that, it would enable ease of understanding to the customer regarding the specific EMI applicable against the respective product and separate Statement of Account for each Product(s)/services shall be accessible to the customer.

Please note, the timely repayment of loan as per the EMI due date is important and necessary to be adhered by you without exception else, the loan account shall be flagged as overdue as per Regulatory Guidelines and the same is detailed below, for ease of your understanding:

REGULATORY REQUIREMENT		ILLUSTRATION
Classification as Special Mention Account (SMA) / Non-Performing Asset (NPA)	Criteria for classification of Loan account , is based on Non-receipt of Principal or interest payment or any other amount wholly or partly overdue (shortly referred below as "Loan Dues")	Date of payment of Loan Dues (January 07, 2022) & its classification upon non-payment
SMA-0	Non-receipt of Loan Dues till 30 days from the Due Date	SMA-0: Upto February 05, 2022
SMA-1	Non-receipt of Loan Dues for more than 30 days and upto 60 days from the Due Date	SMA-1: On February 06, 2022, it shall be classified as SMA-1 if complete loan dues are not paid to BFL
SMA-2	Non-receipt of Loan Dues for more than 60 days and upto 90 days from the Due Date	SMA-2: On March 08, 2022, it shall be classified as SMA-2 if complete loan dues are not paid to BFL
NPA	Non-receipt of Loan Dues as of 91st day from the Due Date	NPA: On April 07, 2022, it shall be classified as NPA if complete loan dues are not paid to BFL

The above has been duly explained to your goodself. In case of any change/amendment to the above, the same shall be intimated separately.

Please acknowledge the same.

Thanking You,

Bajaj Finance Ltd

Customer Name	: Siddharth Raj Sangam	Customer Address	: Vill Devkhat Devokhat naugarh Chandauli uttar pradesh CHANDAULI
Customer Mobile No.	: 8174051719	Customer Email ID	:
Customer Gender	: Male		
Dealer/ Merchant/ Manufacturer Name	: PERFECT PLAN B ELEARNING PRIVATE LIMITED#FARIDABAD#BPES LSF#186988	Dealer/ Merchant/ Manufacture Code	: 852412

SECTION 1

Loan Term Sheet and Fee for PROFESSIONAL COURSES LSF - LSF-PROFESSIONAL COURSES Rs750000 (Product 1)

Customer ID (in case of existing customer)	:	
Transaction Details	:	
RRN	:	
Opportunity ID	:	BL7322420
Auth Code	:	
EMI Network Card Number (if already availed)	:	
Purpose of Loan	:	Purchase of Consumer Durable Product
Product(s)/Services(s) availed on loan from BFL ("Product")	:	SCE
Product Price	:	96000
Sanctioned Loan Amount for availing Product	:	90000
Product Loan Net Tenure (Months)	:	10
Product Loan Gross Tenure (Months)	:	12
Annualized Rate of Interest for Loan: (in % p.a.)		
ROI Interest payable by Customer(% p.a.):	:	0
Note:- The Annualized ROI as mentioned on the LTS/Charge slip may marginally vary against the Annualised ROI mentioned on the Welcome Letter and SOA and rounded to the nearest rupee.		
	:	BFL's Internal Rate of Return (IRR) shall be upto 42 % on an annualized basis considering the following:
ROI being paid by Dealer/Manufacture upfront (% p.a.)		a.Interest subsidy/payout % (full or in part) received from the Manufacturer/Dealer/insurance partner directly to BFL; and b.ROI/ Upfront interest amount payable by Customer.

EMI Details

EMI Amount for Product Loan	:	7500.00
EMI for Loan	:	0.0
EMI for Loan	:	0.00
EMI for Loan	:	0.00
Total EMI Amount	:	0.0
EMI Start Date	:	02/11/2023
		This EMI Date may vary and actual date will be communicated through SMS and welcome letter, once the loan is booked.

Total EMI Amount Fees and charges to be collected along with 1st EMI

Convenience Fee (Inclusive of applicable taxes):	: 117.00
CIBIL Transunion Report Fee (Inclusive of applicable taxes)	: 46/-
Loan Enhancement Fee (Inclusive of applicable taxes)	: 0.00
Transaction Fee (Inclusive of applicable taxes)	: 0.00
Processing Fees (Inclusive of applicable taxes)	: 0.00

Down Payment To be Made

Processing Fee(Inclusive of applicable taxes)	: 117.00
EMI Network Card Fees(Inclusive of applicable taxes)	: 0
Health EMI Network Card Fees(Inclusive of applicable taxes)	: 0.00 + 0.00
Add on EMI Network card fee(Inclusive of applicable taxes)	: 0
Mandate Registration Fee(Inclusive of applicable taxes)	: 0
Advance EMIs to be paid upfront	: 2
Credit Suraksha Fees (Inclusive of applicable taxes)	: 0.00
Upfront Interest payable by Customer	: 282.00
Total	: 21400.00

All charges are of Inclusive of applicable taxes, unless specially mentioned otherwise.

Details of Down Payment Made

Amount paid by Dealer Reward Points Redemption(P)	: 0.00
Amount paid by BFL Reward Points Redemption(Q)	: 0.00
Amount paid by DBS Bank Points Reward Redemption (R)	: 0
Amount paid by RBL Bank Points Reward Redemption(S)	: 0
Amount paid through any other mode(T)	: 0
Total (P+Q+R+S+T)	: 0

Banking Details

NACH Mandate (ECS)	:
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Account Number	: 32335462129
Bank Name	: STATE BANK OF INDIA
MICR Code	: 231002157
IFSC Code	: SBIN0003655

SECTION 2

FEES, CHARGES AND INTEREST LEVIED BY BFL	
Processing Fees	Mandate Rejection Charges
Upto Rs. 1017 (Inclusive of applicable taxes) collected upfront Upfront Interest The amount of interest to be paid by Customer upfront in the form of down payment or paid along with first EMI, as the case may be and more particularly mentioned in Section 1 above. Convenience Fees	Rs. 450/- per month from the first instalment due date for mandates rejected by customers bank until the new mandate is registered Transaction Fee
Rs. 117/- (Inclusive of applicable taxes) will be collected along with 01st instalment. Loan Enhancement Fees	Rs. 147/- (Inclusive of applicable taxes) will be collected along with 01st instalment. ** "Transaction fees" refers to sum payable by customer (i) who does not hold valid EMI card; (ii) to whom the loan is facilitated; and (iii) at the time of making payment of first EMI/upfront payment as part of loan transaction.
Rs. 117/- (Inclusive of applicable taxes) for temporary increase in EMI card limit for the loan transaction. Same will be charged only for increase in limit in excess of Rs. 999/- to be collected along with 01st instalment.	Credit Suraksha Fees Rs. 117/- (Inclusive of applicable taxes) levied on certain set of Customers who are facilitated with loan for purchasing mobile devices and where Bajaj Finserv Credit Suraksha application is installed on such mobile devices which will enable BFL to put restrictions on usage of device in the event of default by Customer
CIBIL Transunion Report Fees (If Availed)	EMI Network Card Fee (If Availed)
Rs. 46/- (Inclusive of applicable taxes) will be collected along with 01st instalment.	Rs. 530/- (Inclusive of applicable taxes)
Pre-payment Charges	Add-on EMI Network Card Fee (If Availed)
Full Pre-payment: NIL Part Pre-payment: NIL Penal Interest	Rs. 199/- (Inclusive of applicable taxes) EMI Network card Annual fee
Any delay in payment of Monthly instalment shall attract penal interest at the rate of 3.5% per month on the Monthly Instalment outstanding, from the respective due date until the date of receipt.	Rs. 117/- (Inclusive of applicable taxes) for each card availed Annual fee will only be charged to the respective Card holders who have not availed any loan using such Card in the preceding year. The duration of the preceding year is calculated 12 months from last year's validity month, which is printed on the face of your respective Card. For example, If the Card is issued in the month of February 2019 (referred to as 'Member Since', on the Card) the date for payment of the

Mandate Registration Charges (If Applicable)**Rs. 118/-**

(Inclusive of applicable taxes) Please visit <https://www.bajajfinserv.in/all-fees-and-charges> for list of bank on which mandate registration charges will be applicable.
Note : Not Applicable on successful E-mandate registration.

In case of UPI Mandate registration, 1/- (Inclusive of applicable taxes) will be collected from the Customer

annual fee will be March, 2020.

Health EMI Network Card Fee**Rs. 999/-**

(Inclusive of applicable taxes)

Bounce Charges

In case of default of repayment instrument Rs. 500/-per bounce will be levied

“Additional cess/ taxes, if any, will be applicable on all charges as per the respective State Laws as may be applicable from time to time.”

The aforementioned charges/fees may be modified by Bajaj Finance Limited from time to time upon prior intimation via Acceptable Modes of Communication from Bajaj Finance Limited in this regard.

Loan Amortization/Repayment Schedule

Detailed loan repayment schedule covering EMI dates with bifurcation of principal and interest component will form part of the Welcome Letter, post creation of loan account. The same also can also be accessed in Customer Portal-'Experia' (<https://customer-login.bajajfinserv.in>)

Most Important Terms and conditions of Loan (MITC)**I hereby agree, acknowledge and agree as under:**

1. The Loan is availed for buying products/value added services/extended warranty/insurance or for any other general purpose, except for any speculative activities ("Product(s)"). The loan amount will be disbursed to company/entity who is providing the products/services for which the loan is being availed.
2. The loan availed shall be governed by Master Terms and Conditions, prescribed by BFL and available on website: [Master Terms & Conditions](#).
3. I authorize BFL to procure/avail my CIBIL report by recovering the charges specified in the aforesaid table.
4. All the particulars, information and details provided by me for availing the loan are true, correct and up to date in all respect and I shall keep BFL immediately updated of any change in the information provided.
5. I authorize BFL to use my existing KYC details and acknowledge that in case of any changes in my registered KYC details, I shall update such change to BFL.
6. I shall repay the loan through Equated Monthly Instalments ("EMI") payable on or before the due date, till discharge of the entire loan amount with interest & charges as specifically detailed above. The latest fees and charges can also be accessed through <https://www.bajajfinserv.in/all-fees-and-charges>. The fees, charges, Terms and Conditions are subject to change at sole discretion of BFL. Such changes shall be applicable prospectively and will be communicated through Acceptable Means of Communication.
7. If EMI due date falls on a day which is not a Business Day, the EMI will be presented on the immediate next Business Day.
8. The interest subsidy paid by the manufacturer/dealer/third party service provider, is not refundable. In case the tenor of said loan is extended solely at my request and/or for any other reason whatsoever, I shall pay the interest at the rate of 24% per annum on the revised EMI due and payable by me, as may be communicated by BFL.
9. Interest rate applicable for consumer durable Loans may vary basis BFL's internal credit and risk policy and as per an algorithmic multivariate score card which includes following variables (the variable list mentioned below is not exhaustive):
(i) Interest rate risk (fixed vs floating loan), (ii) Credit and default risk in the related business segment (iii) Historical performance of similar homogeneous clients (iv) Profile of the borrower (v) Industry segment, (vi) Repayment track record of the borrower, (vii), Nature and value of collateral security, (viii) Secured Vs unsecured loan, (ix) Subvention available, (x) Ticket size of loan, (xi) Bureau Score, (xii), Tenure of Loan, (xiii) Location delinquency and collection performance and (xiv) Customer Indebtedness (other existing loans)
The aforesaid variables may be revised from time to time.
10. In case of cancellation and surrender of insurance policy/value added services/extended warranty and/or on death of the customer, BFL shall have the right to appropriate insurance claim paid thereunder or pursuant to cancellation or the surrender value of the insurance policy/value added services/extended warranty towards the Outstanding dues of any loan(s) availed from BFL. If there is any surplus leftover, same will be paid to me. If there is any deficit, then I shall be liable to pay entire deficit forthwith.
11. The NACH/mandate given by me in favour of BFL can be used to recover all Outstanding due including fees, penalties, cost & other applicable charges in connection with any Loan availed by me. I shall forthwith issue fresh Cheque or NACH/ mandate in favour of BFL, if there is any revision in my repayment schedule/ EMI.
12. This single Loan Term Sheet would apply for different Product(s)/services availed by me on a single day by making a clear mention about the varying details of loan vis-vis each Product(s)/services availed by me. Since the loan amount, interest rate and other charges/expenses could vary for each product/service availed by me, as also, it would be convenient for me to easily identify the applicable EMI for each product/service availed, separate loan account numbers and separate Statement of Account for each Product(s)/services will be issued by BFL for administrative convenience. I understand the same can be conveniently accessed by me on the dedicated experia portal and/or through any mobile/web-based application of BFL.
13. In the event of default on any one of the loan(s) detailed in this Loan Term Sheet, BFL reserves the right to recall the other loan(s).
14. The EMI of the loan availed can be clubbed with EMI of other loans availed by me from BFL or the same can be debited separately from my bank account.
15. In case of dishonor of Cheque or NACH/mandate or Electronic Payment Instructions provided, I shall be liable to pay to BFL the bounce charges ("Bounce Charges") as mentioned above, for each dishonour event occurrence.
16. In the event of any default in repayment of the Outstanding due, I shall be liable to pay penal interest ("Penal Interest") at the rate/or amount as stated above, from the date of default till the date of realization by BFL without prejudice to any other rights of BFL under these terms and condition.
17. BFL shall be authorized (a) to disclose, exchange, share, obtain or part with all information from time to time relating to loan to credit bureaus/credit reference agencies, its group companies, financial institutions, Credit Information Companies (CIC), Central KYC Registry (CERSAI) or any authorized third-party agency as BFL may deem necessary or appropriate for use or processing of the said information and shall not hold BFL or any of its group companies or its/ their agents/representatives) liable for use/sharing of the information as stated above, (b) to seek/obtain any other information, relating to me, from any third party, and (c) share all information to any Regulator, Court, Law enforcement agency, Quasi-Judicial authority etc, on a need to need basis.
18. I understand and acknowledge that, upon availing moratorium from BFL (in accordance with prevailing RBI directions/guidelines), the benefits of third party products availed by me, shall cease to be of effect, until the loan dues pertaining to the moratorium period are paid by me to BFL.

19. 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 during the tenure of the loan and 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.

SECTION 3

EMI NETWORK CARD & HEALTH EMI NETWORK CARD

I) CUSTOMER'S REPRESENTATIONS:

(1) I have applied for Bajaj Finserv Existing Member Identification Number ("**EMI Network Card/Insta EMI Card**") and/or Health Existing Member Identification Number ("**Health EMI Network Card**"), from Bajaj Finance Limited ("**BFL**").

(2) I hereby unconditionally acknowledge and accept that:

1. All particulars, information and details provided by me in relation to my application are true, correct and up to date and I am obligated to keep BFL immediately updated of any change in the information provided by me.
2. I shall submit all documents/KYC in such form and manner as may be required by BFL in relation to my application. If I am an existing customer, I authorise BFL to use my existing KYC details/documents and NACH/mandate for processing the EMI Network Card and/or Health EMI Network Card, request.
3. 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: <https://www.bajajfinserv.in/master-terms-and-conditions.pdf> and understand the applicability of the same for issuance and usage of EMI Network Card and/or Health EMI Network Card and hereby agree to be bound by the same at all times including any additions/amendments thereto from time to time.
4. I shall make payment of applicable fee and/or charges as specified by BFL with respect to EMI Network Card and/or Health EMI Network Card, as detailed above, which can also be accessed through BFL Website <https://www.bajajfinserv.in/all-fees-and-charges>. The said fees and/or charges are subject to changes and are non-refundable and non-transferable.
5. BFL has sole and absolute discretion, without assigning any reasons to accept or reject this application.

(3) I authorize BFL to share certain information related to EMI Network Card and/or Health EMI Network Card, which may include my KYC and transaction details with its business associates, sourcing partners, and/or technology partners (subject to confidentiality restrictions) for integrating the EMI Network Card and/or Health EMI Network Card usage on such business associates website/ wallet etc. as may be required for facilitating my use of EMI Network Card/Health EMI Network Card.

II. COMMON TERMS FOR EMI NETWORK CARD AND/OR HEALTH EMI NETWORK CARD

(1) The EMI Network Card and/or Health EMI Network Card is/are an EMI Network number(s) used for authentication and is/are neither credit card(s) nor stored value card(s)

(2) For each valid transaction initiated and approved by the BFL on the EMI Network Card and/or Health EMI Network Card, a new Loan account will be created by BFL. BFL may at its sole discretion reject such transaction initiated through the EMI Network Card and/or Health EMI Network Card. Further BFL may require additional documentations from the Customer for approving the said loan transaction(s)..

(3) BFL may, at any time, in its sole and absolute discretion and without assigning any reason, decide to withdraw the EMI Network Card and/or Health EMI Network Card service and/ or terminate any specific EMI Network Card and/or Health EMI Network Card or reduce/cancel/ block/ unblock the loan limit assigned.

(4) To avail loan on EMI Network Card/Health EMI Network Card the cardholder will need to follow the below mentioned procedure:

1. Share the Card number or registered mobile number, at Merchant Counter or BFL's branches or online platform
2. Enter Transaction Code or One Time Password (OTP) received on your registered mobile number and/or the registered email id

(5) BFL Customer Care Contact details:

1. For any grievances/queries, Customers can write to BFL at wecare@bajajfinserv.in
2. EMI Network Card and/or Health EMI Network Card may also call BFL Customer Care for any grievances/queries related to the respective EMI Network Card and/or Health EMI Network Card at 8698010101. This is not a toll-free number and normal call charges will be applicable

III. SPECIFIC TERMS AND CONDITIONS FOR EMI NETWORK CARD:

(1) By using EMI Network Card, the customer may avail loan for the consumer durable products that may be approved by BFL from time to time

(2) Annual Fee as detailed above shall be charged in the event loan is not availed using the EMI Network Card in the preceding year.

(3) Loan Enhancement Fee will be applicable, in case where BFL allows to approve the Loan transaction amount over and above EMI Network Card loan limit, as per its internal risk/credit policies and at its sole discretion. It is hereby clarified that payment of such fee would not enhance overall EMI Network Card loan limit

IV. SPECIFIC TERMS AND CONDITIONS FOR HEALTH EMI NETWORK CARD:

(1) Health EMI Network Card can be used only at limited Life Care Counters (LCF) including Multi Specialty Hospitals (MSH), Non-MSH and diagnostic centres and such other counters as may be decided by BFL at its sole discretion (Selected Business Associates). Updated list of Selected Business Associates and treatments eligible for loan can be accessed through <https://www.bajajfinserv.in/emi-network-multispeciality>. Health EMI Network Card cannot be used for purchase on e-Commerce platforms and for other consumer durable products

(2) The Personal Guard Individual Accident Policy upto an amount of Rs.1,00,000 will be issued by M/s. Bajaj Allianz General Insurance Company (BAGIC) which will be valid for a period of one year from the date of issuance of the Health EMI Network Card. The Terms and Condition as may be prescribed by BAGIC shall be applicable to the said Personal Accident Insurance Policy, which are listed on [BAGIC website](#). Any claims pertaining to the said Personal Guard Individual Accident Policy issued by BAGIC shall be directly taken up with BAGIC

(3) In the event of termination of Health EMI Network Card withdrawal of Health EMI Network Card services, the Personal Guard Individual Accident Policy or any other facility provided with Health EMI Network Card services shall be immediately terminated

(4) The Selected Business Associates may run different offers for Health EMI Network Card Customers. Such offers shall be subject to specific terms and conditions of such offers, which shall be in addition to the terms and conditions mentioned in this Application Form

EMI Network card applicant

EMI Network card fee () (Inclusive of applicable taxes)	: 0
Name to be Displayed	: Siddharth Raj Sangam
Date of Birth	: 1/5/1990
Email ID	:
Mobile Number	: 8174051719

Health EMI Network Card Applicant

Health EMI Network Card fee () (Inclusive of applicable taxes)	: 0.00 + 0.00
Name to be Displayed	: Siddharth Raj Sangam
Date of Birth	: 1/5/1990
Email ID	:
Mobile Number	: 8174051719

Nominee Details for Personal Accidental Policy(For Health EMI Network Card)

Nominee Name	:
Nominee Relationship	:
Nominee DOB	:
Guardian Name (In case Nominee is Minor)	: Siddharth Raj Sangam

Selected preferred language

:

HINDI

VERNACULAR DECLARATION FORM

Preferred Language : ##Preferred_Language##

English - The content of this Application/ Loan & Security Documentation/ Letter/ Terms and Conditions has been read out, explained and interpreted to the applicant(s)/ Borrower and to the Co-Borrower(s) in English and understood by the applicant(s)/ Borrower and Co-Borrower(s).

Assamese - এই আবেদন/খণ আৰু নিশ্চয়তাৰ নথিপত্ৰ/চিঠি/চৰ্ত আৰু নিয়মৰ বিষয়বস্তুখিনি আবেদনকাৰী/খণ গ্ৰহণকাৰী আৰু সহ-খণ গ্ৰহণকাৰী সকলক অসমীয়াত ব্যাখ্যা কৰা হৈছে, আবেদনকাৰী(সকল)/খণ গ্ৰহণকাৰী আৰু সহ-খণগ্ৰহণকাৰী(সকল) বিষয়টো বুজি পাইছে।

Bangali - এই আবেদনের বিষয়বস্তু/খণ ও জামিন সংক্রান্ত দস্তাবেজ/পত্র/নিয়ম ও শর্তাবলী আবেদনকারী/খণগ্রহীতা এবং সহ-খণগ্রহীতাদের কাছে বাংলায় আবেদনকারী(দের)/খণগ্রহীতা এবং সহ-খণগ্রহীতা(গণ) পাড়ে শোনানো হয়েছে, ব্যাখ্যা করা হয়েছে এবং খণগ্রহীতা এবং সহ-খণগ্রহীতা(গণ) বুঝেছেন।

Gujarati - આ અરજી/લોન અને જામીનગીરીના દસ્તાવેજ/પત્રના વિષયવસ્તુ / નિયમો અને શરતોને ગુજરાતીમાં અને અરજીકર્તા(ઓ)/ઋણકર્તા અને સહ-ઋણકર્તા(ઓ) દ્વારા સમજવામાં આવતી ભાષામાં વાંચવામાં, સમજાવવામાં આવ્યાં છે અને તેનું અર્થઘટન કરવામાં આવ્યું છે.

Hindi - इस आवेदन की सामग्री/ऋण और सुरक्षा दस्तावेज/पत्र/नियम और शर्तों को आवेदक(को)/उधारकर्ता और सह-उधारकर्ता(ओं) को हिंदी में पढ़कर सुनाया, बताया तथा समझाया गया है और यह आवेदक(को)/उधारकर्ता और सह-उधारकर्ता(ओं) को समझ में आ गया है।

Kannada - ಈ ಅರ್ಜಿ/ಸಾಲ ಮತ್ತು ಸುರಕ್ಷತಾ ದಾಖಲೆ/ಪತ್ರಿಕೆ/ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳ ವಿಷಯವನ್ನು ಅರ್ಜಿದಾರರು/ಸಾಲಗಾರರಿಗೆ ಮತ್ತು ಸಹ-ಸಾಲಗಾರರಿಗೆ ಕನ್ನಡದಲ್ಲಿ ಓದಲಾಗಿದೆ, ವಿವರಿಸಲಾಗಿದೆ ಮತ್ತು ಅರ್ಥೈಸಲಾಗಿದೆ ಮತ್ತು ಅರ್ಜಿದಾರರು / ಸಾಲಗಾರ ಮತ್ತು ಸಹ-ಸಾಲಗಾರ(ರು) ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದಾರೆ/ರು.

Kashmiri - بيم درخواست مواد ته سيکورٹی دستاویز / خط / شرائط آئے پرتم واضح کرنے ته فکر تارتم درخواست دہندگان قرضہ حاصل کرن والین ته تبیین سہین کثری پائی ته درخواست بیند گانو قرضہ وصل کرن والیو ته سہین سمجھی

Khasi - Ka Jingthmu Jong kane ka aplikshon/ Ka ram bad ki kot ki sla ban ba ia del bad Jingpan ram/ Shithi/ la ki kyndon kiba la buh la pynpule, la batal shal sha ba pan ram bad la u ba kular ban ai ka jingbah khlieh ha ka jingshim ia ka ram, la pynsgewthuh ruh ha ka ktien Phareng ia u ba apply ia ka ram bad u ba ai la ka jingbah khlieh ban shimita ka ram.

Konkani - हो अर्ज / रीण आनी तारण सुरक्षा दस्तावेज / पत्र / नेम आनी अटी हातुंतलो मजकूर कोंकणी भाशेंत अर्जदार / रिणकार आनी सह-रिणकार हांका वाचून दाखयला, समजायला आनी अर्थवणी करून सांगत्या आनी अर्जदार / रिणकार आनी सह-रिणकार हांका तो समजला.

Malayalam - ഈ അപേക്ഷ/ലോൺ & സെക്യൂരിറ്റി ഡോക്യുമെന്റേഷൻ/ലെറ്റർ/വ്യവസ്ഥകളും നിബന്ധനകളും അപേക്ഷകനും(കൾ)/ക്യൂടാൻത വായ്പയെടുത്തയാൾ ഒപ്പം-വായ്പയെടുത്തയാൾ(വർ) എന്നിവർക്ക് മലയാളത്തിൽ വായിച്ചുകേൾപ്പിക്കുകയും, വിശദീകരിക്കുകയും വ്യക്തമാക്കുകയും അത് അപേക്ഷകനും(കൾ)/ക്യൂടാൻത വായ്പയെടുത്തയാൾ ഒപ്പം-വായ്പയെടുത്തയാൾ(വർ) എന്നിവർക്ക് മനസ്സിലാക്കുകയും ചെയ്തിട്ടുണ്ട്

Marathi - या निवेदनातील/ कर्ज व सिक्युरिटी दस्तऐवजीकरणातील/पत्रातील/अटी व शर्तीमधला मजकूर निवेदकाला/कर्जदाराला व सह कर्जदारांना मराठीत वाचून दाखवण्यात आला, समजावून सांगण्यात आला व भाषांतरीत करण्यात आला असून निवेदक/कर्जदार आणि सह-कर्जदारांना तो समजला आहे.

Meiteilon - AeplikesN/ loN & sikyuritiigi Aolba ce-caH/ciTi/cYngdbsiH AmsuH yangdbsiH Asida yaUrbsiH Asi AeplikeNi(SiH)/ seL puriba miAoi AmsuH seL pumiNnriba miAoi(SiH) da meitel loNda laUna pduna tahlLe, sNdoQna taQle AmsuH AeplikeNi(SiH)/ seL puriba miAoi AmsuH seL pumiNnriba miAoi(SiH) Asina mmuY tana Kqlel

Mizo - He dilna / Loan leh tiamkamna lehkhaw/Lehkthawn/Inremstamna leh tiamkamna thuput hi loan puk tu te leh a puk pul te hnenah Mizo a chhiar chhuah leh hrilh fiah a ni a.Loan puk tu te leh a puk pul te pawn an hrethiam ani."

Nagamese - Idu Dorkhast/ Loan & Security Documentation/ Akhor/ Term-khan aru Condition-khan laga hontusto du Jurkol purise, bujaldise aru idu dorkhast diya manukhan/ dhar kora manu aru tai logote dhar kora manu(khan) te Nagamese te Interpret kurilolse aru idu dorkhast diyakhan/ dhar kora manu aru tai logote dhar kora manu(khan) bara buzise.

Nepali - यस आवेदन/ऋणको विषयवस्तु तथा सुरक्षा प्रलेख/पत्र/नियम तथा सर्वहरू आवेदक(हरू)/ऋणी र सह-ऋणी(हरू)का लागि नेपालीमा पढिएका छन्, अनुवाद गरिएका छन् र व्याख्या गरिएका छन् तथा आवेदक(हरू)/ऋणी तथा सह ऋणी(हरू)ले बुझेका छन्।

Oriya - ଏହି ଆବେଦନ/ ଚଣ ଓ ଅମାନତ ଚକ୍ରାବଳି/ ପତ୍ର/ ଶିକ୍ଷଣ ଏବଂ ସର୍ବସାଧାରଣ ବିଷୟବସ୍ତୁ ଆବେଦନକାରୀ(ଗଣ)/ ଚଣଗ୍ରହଣକାରୀ ଏବଂ ସହ-ଚଣଗ୍ରହଣକାରୀ(ଗଣ)ଙ୍କୁ ଓଡ଼ିଆ ଭାଷାରେ ପଢ଼ି ଶୁଣାଯାଇଛି, ବୁଝାଯାଇଛି ଏବଂ ବ୍ୟାଖ୍ୟା କରାଯାଇଛି ଏବଂ ଚଣକୁ ବିଷୟବସ୍ତୁ ଆବେଦନକାରୀ(ଗଣ)/ ଚଣଗ୍ରହଣକାରୀ ଏବଂ ସହ-ଚଣଗ୍ରହଣକାରୀ(ଗଣ) ବୁଝିଛନ୍ତି

Punjabi - ਇਸ ਬਿਨੈਪੱਤਰ/ ਲੋਨ ਅਤੇ ਸੁਰੱਖਿਆ ਦਸਤਾਵੇਜ਼/ ਪੱਤਰ/ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਦੀ ਸਮੱਗਰੀ ਨੂੰ ਬਿਨੈਕਾਰ(ਰਾਂ)/ ਵਰਜਦਾਰ ਅਤੇ ਸਹਿ-ਵਰਜਦਾਰ(ਰਾਂ) ਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਪੜ੍ਹਕੇ ਸੁਣਾਇਆ ਗਿਆ ਹੈ, ਸਮਝਾਇਆ ਗਿਆ ਹੈ ਅਤੇ ਤਰਜੁਮਾ ਕੀਤਾ ਗਿਆ ਹੈ ਅਤੇ ਬਿਨੈਕਾਰ(ਰਾਂ)/ ਵਰਜਦਾਰ ਅਤੇ ਸਹਿ-ਵਰਜਦਾਰ(ਰਾਂ) ਵੱਲੋਂ ਸਮਝਿਆ ਗਿਆ ਹੈ

Tamil - இந்த விண்ணப்பம் / கடன் & பிணை ஆவணம் / கடிதம் / விதிமுறைகள் மற்றும் நிபந்தனைகள் விண்ணப்பதாரர்(கள்) / கடன்தாரர் மற்றும் இணை-கடன்தாரர்(கள்) ஆகியோருக்குத் தமிழில் மொழியில் படித்துக் காட்டப்பட்டது, விவரிக்கப்பட்டது மற்றும் விண்ணப்பதாரர்(கள்) / கடன்தாரர் மற்றும் இணை-கடன்தாரர்(கள்) ஆகியோரால் புரிந்து கொள்ளப்பட்டது.

Telugu - ఈ దరఖాస్తు/ రుణ & సెక్యూరిటీ డాక్యుమెంటేషన్/ లెటర్/ నియమ నిబంధనలలోని విషయాలను దరఖాస్తుదారు(లు)/ రుణగ్రహీత(లు) మరియు సహ-రుణగ్రహీత(లు)కి తెలుగు లో చదివి, వివరించి మరియు అనువదించబడింది మరియు దీనిని దరఖాస్తుదారు(లు)/ రుణగ్రహీత(లు) మరియు సహ-రుణగ్రహీత(లు) అర్థం చేసుకున్నారు.

Urdu - اس درخواست/ قرض اور سيکورٹی دستاویزات/ خط/ شرائط و ضوابط کے مواد کو درخواست کنندہ/ قرض لینے والے(قرض دار) اور شریک قرض دار کے سامنے اردو میں پڑھ کر بیان کیا گیا اور اس کی تشریح کی گئی ہے۔ نیز درخواست کنندہ / قرض دار اور شریک قرض دار نے اس کو سمجھ لیا ہے۔



I hereby confirm and accept the (Loan Term Sheet), Fees, Charges & Interest and MITC for PROFESSIONAL COURSES LSF - LSF-PROFESSIONAL COURSES Rs750000

I hereby apply to Bajaj Finance Limited for the EMI Network Card as mentioned under the EMI Network card terms and conditions section as stated in this Application Form



I hereby apply to Bajaj Finance Limited for the Health EMI Network Card as mentioned under the EMI Network card terms and conditions section as stated in this Application Form



I hereby expressly authorise BFL, its group companies, affiliates and/or business associates and their respective representatives to send me promotional communications regarding loans, insurance and their respective products and/or services through telephone calls/SMSs/emails/post/bots/bitly, etc. I understand that I can at any time opt not to receive any telecommunication

By checking with tick mark in the box, I, hereby, signify my consent for availing the aforementioned products/ services

By clicking the “I Agree” button and/or by entering the one-time password (OTP) sent by BFL and/or by providing physical signature on this Sanction Letter Cum Loan Term Sheet, I accept the loan facility from BFL. I hereby confirm that I (i) am at least 18 years of age, (ii) can understand, read and access the world wide web / internet in English language, (iii) have read, understood and agree to be bound by Loan Term Sheet, Fee and charges, the loan terms and conditions, value added-product/cross-sell product terms and conditions.

Further, I agree that my action of submission of the OTP sent by BFL and/or providing physical signature, constitutes a valid acceptance by me of the Terms and Conditions contained herein and same shall have binding effect on me.

Date :
07/10/2023

Place :
FARIDABAD

Applicant Signature

Digitally Signed by	: Siddharth Raj Sangam
Location	: UTTAR PRADESH
Date	: 10/7/2023
Deal ID	: BL7322420
IP Address of customer	: 47.31.185.254
Customer Mobile Number	: 8174051719
Email ID if available (Optional)	:
OTP Validated On	: 10/7/2023