

BALAJI FINANCE LTD

LEADING Financing & Leasing

Best Deals / Low Interest Rates

Properties from All India

Looking for Best in Commercial

Residential Property/ Agricultural Property

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**Loans available for everyone of any company
(Public/Private) or any Government Department**

BALAJI FINANCE LTD Is dealing in Personal Loan, Loan against Property, Project Loan & Marks-sheet loan? We Believe in Fair Dealing and prompt approval of funds on priority Basis. We are dealing all India business and Serve to our client at a very Reasonable Cost. Our Company is an ISO 9001:2008 certified and process with all necessary Certificates.

If you are looking for a loan for your home / or you are in search of financing for your new business, you will find this website quite useful. In India when it comes to a loan, there a number of providers for Personal Loans, Home loan or any

other types of finances. So deciding your lender is an important step before taking a loan.

Lenders vary in the nature of their business. So it is advisable to do a thorough research about different loan options and different lenders, repayment period, rate of interest etc.

Generally interest rates can be fixed or floating in type. A fixed interest rate by the name it suggests does not change during the loan tenure. A floating interest rate on the other hand is the rate updated by the lender due to market trends. A floating interest rate can go up or down depending on the financial trend. Some lenders are also providing the option to take the loan which is split between fixed and floating interest rates.

For Agency Requirement

We want the 2 cases and we will give the 3% commission on the loan amount.

Above 5 cases company will give you 4% commission on the accepted amount.

After 7 cases company will provide you the D.S.A.

After D.S.A. of company we will give you 5% commission on accepted loan amount .

For Agent Requirement

Recently Curriculum Vitae of the agent.

Recent Passport size photograph (3).

Residential proof and your identify proof.

Affidavit to the name of the company.

For Personal Loan

(About Personal loan eligibility)

The defining feature of personal loans is that they are unsecured. Here, the borrower does not Have to give anything in security to the lender bank. Generally, loans up to Rs 75 lakhs are lent out over a maximum period of 30 years. Thus, your loan amount and the interest rate on that amount is dependent on various factors such as m onthly income, credit history, etc.

• Client's five latest passport size photographs.

• Client's residential proof + ID Proof.

• Bank Statement of 3 months.

• Salary Slip of 3 months.

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Applicants Identity Card of the Company.

PAN Card of the client

I.T.R. (Last 3 years)

Pay Slip Loan

We offers the Pay Slip Loan For the Job Holders as

*If you a job Holder and searching a way to enhance your career and want to give it a hieght than you are on the right place. We offers the Pay Slip Loan to Job Holder Guys on the behalf of your Pay Slip. We offers a forty multiple amount of your salary in against of present salary. So you are welcome to **BALAJI FINANCE LTD** forture your Dream with us. So the Pay Slip Loan is just few steps ahead of you, follow the following steps and formalities required to get a Pay Slip Loan from us (it's very easy, just take the steps.....)*

The Document Required

- *5 Recent Passport Size Photographs (Valid upto last six month captured)*
- *Last two Three Pay Slip*
- *Address Proof*
- *I.D Proof*

Bank Statement of last Three month.

Documents Valid As Address Proof

The company accepts following document from the client side in the case of loan

- *Rashan Card*
- *Electricity Bill*
- *Mobile Bill Land*
- *Line Bill*
- *Passport*
- *Mool NiwasPatra*
- *House Tax Slip*
- *Water Bill*
- *Gas Bill etc*

Documents Valid as I.D Proof

- *PAN Card*
- *Voter Card*
- *Driving License*
- *Job certificate (at present) issued from company in which works*

College Identity Card, Etc.

Property Loan

Loan against Property

Loan against Property is the perfect way to unlock the hidden value of your property. With this Loan, you can fully benefit from life's little surprises you may have earlier passed over due to lack of funds.

Live your dreams with a Loan against Property! This multi-purpose loan puts funds at your Disposal to use as you wish. What's more, this loan is available at a reasonable rate and can be Repaid comfortably over as many as 30 years.

*The **BALAJI FINANCE LTD.** Loan against Property can be used for any purpose like.*

So the Business Loan (I.T.R Loan) is just few steps ahead of you, follow the following steps and Formalities required getting a Business Loan (I.T.R) from us (it's very easy, just take the steps.....)

The Document Required

- *5 Recent Passport Size Photographs (Valid up to last six month*
- *captured) Address Proof*
-
- *I.D Proof*

Bank Statement of last Three month.

Documents Valid As Address Proof

The company accepts following document from the client side in the case of loan-Rashan

- *Card*
-
- *Electricity Bill*
-
- *Mobile Bill Land*
-
- *Line Bill*
-
- *Passport*
-
- *MoolNiwasPatra*
-
- *House Tax Slip*
-
- *Water Bill*

Gas Bill etc

Documents Valid as I.D Proof

- *PAN Card*
-
- *Voter Card*
-
- *Driving License*
-
- *Job certificate (at present) issued from company in which works*

College Identity Card, Etc

Other Property Loan

Home Loan/Agriculture Loan/Plot Loan/Sale & Purchase Loan/Shop Loan/Vehicle-Heavy Vehicle Loan

Use your Property at the best time and place with us

Loan against Property is the perfect way to unlock the hidden value of your property. With this Loan, you can fully benefit from life's little surprises you may have earlier passed over due to lack Of funds.

No longer do you have to stifle your creative ideas. With funds at your disposal, you can now expand your business without hesitation. (Property of Government Valuation upto 80-90%).

The Document Required

- *2 Recent Passport Size Photographs (Valid up to last six month captured)*
- *Last two month Pay Slip*
- *Address Proof*
- *I.D Proof*
- *Bank Statement of last Three month.*

Documents Valid As Address Proof

The company accepts following document from the client side in the case of loan-

- *Rashan Card*
 - *Electricity Bill*
 - *Mobile Bill Land*
 - *Line Bill*
 - *Passport*
 - *MoolNiwasPatra*
 - *House Tax Slip*
 - *Water Bill Gas*
- Bill etc*

Documents Valid as I.D Proof

- *PAN Card*
- *Voter Card*
- *Driving License*
- *Job certificate (at present) issued from company in which works*
- *College Identity Card, Etc.*

Business Loan

Expand your business!

No longer do you have to stifle your creative ideas. With funds at your disposal, you can now Expand your business without hesitation.

So the Business Loan (I.T.R Loan) is just few steps ahead of you, follow the following steps and formalities required to get a Business Loan (I.T.R) from us (it's very easy, just take the Steps.....)

The Document Required

- *2 Recent Passport Size Photographs (Valid up to last six month captured)*
- *Last Three Pay Slip*
- *Address Proof*
- *I.D Proof*
- *Bank Statement of last Three month.*

Documents Valid As Address Proof

The company accepts following document from the client side in the case of loan-

- *Rashan Card*
- *Electricity Bill*
- *Mobile Bill Land*
- *Line Bill*
- *Passport*
- *Mool Niwas Patra*
- *House Tax Slip*

Documents Valid as I.D Proof

- *PAN Card*
- *Voter Card*
- *Driving License*
- *Job certificate (at present) issued from company in which works*
- *College Identity Card, Etc.*

Gold Loan

*Gold is one of the most credible media for economy. From the starting of civilization, History is victim that gold has been best medium for the financial uses. Not only wearing the Jewelry, the smart gold holders often use it for their deeds by exchanging it from money when it needs. So if you are a gold holder (available in any form), we offers you the safest place for your gold. We offer you to keep your gold at **BALAJI FINANCE LTD** and get the money on Behalf of it. By doing this, you don't lose it but keep it in safe hands. You can release the same Amount of your gold when your purpose would get completed.*

So the Gold Loan is just few steps ahead of you, follow the following steps and Formalities required to get a Gold Loan from us (it's very easy, just take the steps.....)

The Document Required

- *5 Photographs*
- *Address Proof*
- *I.D Proof*
- *Bank Statement of last Three month.*

Documents Valid As Address Proof

The company accepts following document from the client side in the case of loan-

- *Rashan Card*
- *Electricity Bill*
- *Mobile Bill Land*
- *Line Bill Passport*
- *Mool Niwas Patra*
- *House Tax Slip*
- *Water Bill Gas Bill etc.*

Documents Valid as I.D Proof

- *PAN Card*
- *Voter Card*
- *Driving License*
- *Job certificate (at present) issued from company in which works*
- *College Identity Card, Etc*

For Project Loan

- *Photocopy of Project Report.*
- *Client's five latest passport size photographs.*
- *Address proof and identity proof of the loan.*
- *PAN Card of the Company.*
- *I.T.R. Last 1 years and Bank Statement of 3 months.*
- *Photocopies of property documents.*

Documents Valid As Address Proof

The company accepts following document from the client side in the case of loan-

- *Rashan Card*
- *Electricity Bill*
- *Mobile Bill Land*
- *Line Bill*
- *Passport*
- *Mool Niwas Patra*
- *House Tax Slip*
- *Water Bill*

- *Gas Bill etc.....*

Documents Valid as I.D Proof

- *PAN Card*
- *Voter Card*
- *Driving License*
- *Job certificate (at present) issued from company in which works*
- *College Identity Card, Etc.....*

Education Loan

Send your child for higher studies!

Education is the cornerstone of your family's progress. With a Loan Against Property, you can empower your son or daughter to grow into an outstanding achiever.

So the Education Loan is just few steps ahead of you, follow the following steps and formalities required to get a Gold Loan from us (it's very easy, just take the steps.....) loan as per qualification

10th pass-up to Rs. 5 Lakh

12th Pass-up to Rs. 10Lakh

Graduate-up to Rs. 20 Lakh

Post Graduate-up to Rs. 50 Lakh

The Document Required

- *5 Photographs*
- *Address Proof I.D*
- *Proof Education Papers*
- *Bank Statement of last Three month.*

Documents Valid As Address Proof

The company accepts following document from the client side in the case of loan-

- *Electricity Bill*
- *Ration card*
- *Mobile Bill Land*
- *Line Bill*
- *Passport*
- *Mool Niwas Patra*
- *House Tax Slip*

- Water Bill
- Gas Bill
- etc

Documents Valid as I.D Proof

- PAN Card
- Voter Card
- Driving License
- Job certificate (at present) issued from company in which works
- College Identity Card, Etc.

PARTNERSHIP FIRMS

- Age Proof
- Signature Proof
- Passport size photograph
- Copy of PAN card of partnership firm
- Copy of PAN card and Passport of all partners.
- Office address proof (electricity bill, water bill, telephone bill, mobile bill)
- Residence address proof (electricity bill, water bill, telephone bill, mobile bill).
- Last 1 year ITR with computation of income, balance-sheet, profit & loss account with all Schedules, audit report & tax audit reports with annexure (inapplicable)
- Last 3 months updated bank statement. Partnership deed
- List of Partners with their shareholding percentage.

PRIVATE LIMITED COMPANIES

- PAN card copy of Company.
- PAN card copy of all Directors.
- Residence address proof (electricity bill, water bill, telephone bill or mobile bill) Office address proof (electricity bill, water bill, telephone bill or mobile bill)
- Photograph of all Directors.
- Last 1 year ITR with computation of income, balance-sheet, profit & loss account with all Schedules, audit report & tax audit reports with annexure (inapplicable)
- Last 1 year ITR with computation of income of all Directors.
- Last 3 months updated bank statement of the company and directors
- List of Directors and list of share-holders with share-holding pattern.

(Home loan approval time)

Mostly it takes 5- 6 days after all required documents are provided on time to the lending Company

What is the maximum home loan repayment period?

Mostly home loan repayment period is 30 years but some lenders can extend it longer.

What is floating rate or a fixed rate home loan?

Floating home loan rates are joined to some standard interest rate by the lender and the rates May vary depending on the standard.

Fixed rate home loans offer you the opportunity to fix an amount of loan payment per month for the complete loan period.

Court Fees and Valuation Charges

Registration Fees Rs. 2500/- and Legal Advisor's Fees Rs. 3000/- only (Rs. 5500/-). Court fee and valuation charges pay after intimation letter.

Proceedings and issuance of loan. Total expenses for court fee and valuation charges Depend on Amount.

No extra commission or service charges will be taken from your side.

Required Documents for DSA

- *Bio Data*
- *Copy of Registration of firm.*
- *Residential Address*
- *ID Proof*
- *Pan Card*
- *Education Qualification Certificates*
- *5 Photo (Pass port size)*
- *1 blank cheque for security*
- *Police verification report (According to the authorizations, DD is compulsory)*

Terms and Conditions

- *Application with Bio Data*
- *Any Person having minimum qualification 10th can apply for DMA/DSA/SUB*
- *DSA/AGENT Person having office space minimum 250 sq.ft*
- *Person should be holding Permanent account no (PAN)*

- *DMA/DSA/SUB DSA/AGENT will provide fresh loan cases and the cases will process on Priority basis on the basis of required documents*
- *DMA/DSA/SUB DSA/AGENT will work only for company, If found works for another company then his/her DMA/DSA/SUB DSA/AGENT will be cancelled on a single notice DMA/DSA/SUB DSA/AGENT will forward applications duly signed by the applicants after*
- *Filling all columns with required information along with the documentary evidences and Photographs of the applicants.*
- *DMA/DSA/SUB DSA/AGENT will collect the loan applications of the interested parties after Giving full details and delivers to the company immediately.*
- *To ensure regular payment of instalments in the accounts introduced by applicant and timely deposit ion of postdate cheques.*
- *To ensure recovery in the event of default/non payment*

- *DMA/DSA/SUB DSA/AGENT have no right to violate existing terms & conditions of the Company for granting of loan etc. on behalf of the company*
- *He will not collect any type of cash from the applicant other then commission provided by Company*
- *The agreement with DMA/DSA/SUB DSA/AGENT will be force for the period of 3 months, Agreement copy will be provided only after receiving of Police verification report at least from concern Police station.*

If at any time, DMA/DSA/SUB DSA/AGENT is found violating the terms & conditions of the agreement, or is not able to achieve the set targets, then his/her DMA/DSA/SUB

*DSA/AGENT may be terminated, after such termination the DMA/DSA/SUB DSA/AGENT are not entitled to process further loan applications on behalf of **BALAJI FINANCE LTD***

DMA/DSA/SUB DSA/AGENT will did not apply for loan nor he will give guarantee in any Case

Primary terms and conditions to know and use to be fulfilled by the applicant

- 1. Minimum Loan amount will be Rs. **1 Lakh**-(Rupees **One Lakh** only) and maximum Rs. **1000 Crore** (Rs. **One Thousand Crore** only) in case of Loan.*
- 2. Loan Amount will carry and interest rate of **2% per Annum (Flat)**.*
- 3. Installation payable on **monthly / quarterly/half yearly** or **yearly** basis.*
- 4. Tenure of repayments will be minimum **1 One year** and maximum **30 Thirty years**.*
- 5. Loan may be given to any person working in State/ Central Government with in India.*
- 6. Loan may be given to Government employee working in State / Central Government few Departments within India.*
- 7. If the full an final repayment of the Loan amount is made before the stipulated period then Applicant may get relaxation on interest.*
- 8. File charge and expenditure regarding property verification, Mortgage deed, registration, Verification, Agent Commission etc. will be bear by the applicant.*
- 9. After considering all the facts and aspects of the loan application, applicant will be Intimated in due course of time regarding approval of loan by the financial firm/ Company.*
- 10. After submitting all papers and completing all formalities as per firms/ Company's Requirement by the applicant, the financial Firm/Company will disburse the loan within one Week through cheque or Bank Draft.*
- 11. Agents responsibility will be to work as a mediator till the loan is approved and collect all The papers related to loan, paper etc. an submit the same to financial Firm/ Company. Moreover, the agent has no authority or responsibilities in disbursing the loan to any Applicant.*
- 12. H.O.D/ Salary In-Charge refuse the official undertaking then financial Firm/ Company will Accept that applicant has failed to fulfil all the formalities of the financial Firm/Company. In These circumstance financial Firm/ Company will have a total right to reject the loan case Of this particular applicant.*
- 13. In the event of rejected loan case, the applicant will have no right to ask/ claim for the Refund of deposited processing fees etc. (processing fees etc is non-refundable to Applicant).*
- 14. I applicant have read out the loan application form and understood each and every facts. In my full concise without any pressure and without taking any type of alcoholic/ in Toxic cities substances. Hence I do accept the written conditions of application form as this Application form carries only the primary conditions related to loan. So any other condition applicable related to loan after verification will also be acceptable to me.*
- 15. Process fees will be acceptable only by Bank Account.*
- 16. Any disputes arise will come under the Jurisdiction of Rajasthan Court Only.*

Loan Interest rates on 2% yearly on the flat basis yearly.

- *Largest repayment period from 1 year up to 30 years.*
- *Minimum paper work.*
- *Make sure & go ahead as big things are always the simple One.*
- *We are looking for the broad Terms relationship.*
- *All the copies sent by you must be self attested (Xerox Copies).*
- *Good attitudes are always up to you.*

WORKING/VISITING/HOURS

Working Hours: 9:00 AM To 7:00 PM

Visiting Hours: 11:00 AM To 01:00 PM without any prior appointment.

However, entrepreneurs may meet any officer at any time

With prior appointment.