



# गणपति फाइनेंस लिमिटेड

## Documents Required For Home Loan:-

• At **GANPATI FINANCE LIMITED** The Home Loan eligibility criteria is defined by various factors as mentioned below :-

- You are an Indian resident.
- You are between 21-70 years of age.
- THE MINIMUM LOAN AMOUNT IS 3 LAKHS AND MAXIMUM 100 CORES.

## Document Required Home Loan :

- 2 Recent Passport Size Photographs (Valid up to last six month captured)
- Photocopies of Home documents
- Address Proof
- I.D Proof
- Bank Statement of last Three month.

## Documents Valid As Address Proof :

- Ration Card
- Electricity Bill
- Mobile Bill
- Land Line Bill
- Passport
- Gas Bill etc

## Documents Valid As ID Proof :

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



## **Documents Required For Project Loan**

### **Documents Requirement:**

- 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. & Project Reports

### **Documents Valid As Address Proof:**

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

### **Documents Valid As ID Proof:**

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



## **Documents Required For Mortgage or Property Loan**

FOR BUSINESS CLASS : PAN CARD/VOTER I.D/LAST TWO YEARS INCOME TAX RETURNS FRONT PAGE COPY/BANK PASSBOOK FRONT PAGE COPY/ELECTRICITY BILL/RATION CARD OR GAS BOOK COPY/OPTIONEL:IF YOU HAVE BUSINESS REGISTRATION COPY.

### **Documents Requirement:**

- 2 Recent Passport Size Photographs (Valid up to last six month captured)
- Photocopy of Property Documents
- Address Proof
- I.D Proof
- Bank Statement of last Three month.

### **Documents Valid As Address Proof :**

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

### **Documents Valid As ID Proof :**

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



**A loan Agent** (or DSA - Direct Selling Agent) acts as an intermediary between financial institutions and borrowers, assisting customers in finding the right loan (personal, home, business, Car) for their needs, completing the application process, and completing KYC and documentation to facilitate loan disbursement; the agent also provides information on financial products and earns a commission on loan approvals.

### **Documents Required For Agency**

- We want the 3 cases and we will give the 3 % commission on the loan amount.
- Above 5 cases company will give you 5 % 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 7% commission on accepted loan amount

### **Documents Required For Agent**

- Recently Curriculum Vitae Of The Agent.
- Recent Passport Size Photograph (3).
- Residential Proof and Your Identify Proof.
- Affidavit to the Name of the Company.

### **Agent Benefits:-**

Becoming a loan agent has many benefits, such as earning good commissions, helping customers through the loan process, flexible working hours, and increasing your income by providing financial advice; it makes you a bridge between the Finance Company and customers, allowing you to easily sell loans and earn a good income, especially on products like car, home, and personal loans, Project Loan, property Loan, Agriculture Loan,

There is an opportunity to work in the financial sector. Can help clients achieve their financial goals. You get a chance to increase your income (in the form of commission). In short, a loan agent is someone who helps customers access the right financial product and facilitates the entire loan process, making it a rewarding career option.





## **Documents Required For Personal Loan**

- **Documents Requirement:**

- Last Three Month Salary Slip.
- Client's five latest passport size photographs.
- Address proof and identity proof of the loan.
- Last Three Month Income Proof.
- I.T.R. Last 1 years and Bank Statement of 3 months.
- Photocopies of property documents. & Project Reports

### **Documents Valid As Address Proof :**

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

### **Documents Valid As ID Proof :**

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



## **Documents Required For Business Loan**

### **Documents Requirement:**

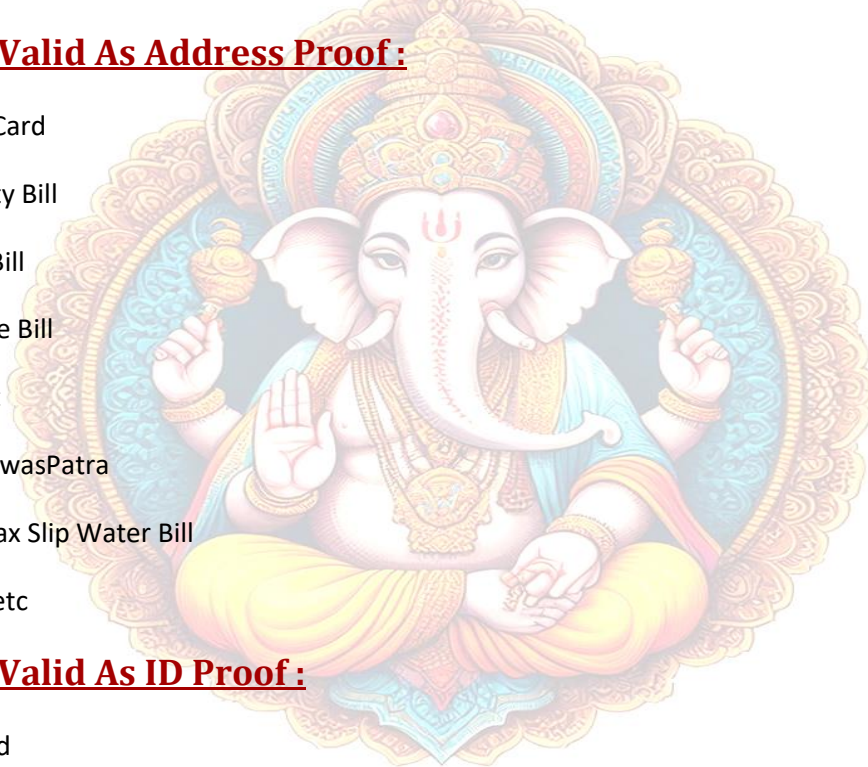
- Photocopy of Business Report.
- Client's five latest passport size photographs.
- Address proof and identity proof of the loan.
- PAN Card of the Company.
- I.T.R. Last 1 years and Bank Statement of 3 months.
- Photocopies of property documents. & Business Plan

### **Documents Valid As Address Proof:**

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

### **Documents Valid As ID Proof:**

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





## **Court Fees:-**

Registration Fees Rs.2,500/- and Legal Adviser's Fees Rs. 3,000/- only (Rs. 5,500/-) total.

Court fee and valuation charges are charged after the clearance of loan but before court proceedings and issuance of loan. Total expenses for court fee and valuation charges Depend on loan Amount.

## **Term & Conditions:-**

### **APPLICATION WITH BIO DATA**

Any Person having minimum qualification 10th can apply for DMA/DSA/SUB DSA/AGENT.

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 collect the loan applications of the interested parties after Giving full details and delivers to the company immediately.

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

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 **GANPATI FINANCE LIMITED** DMA/DSA/

## **PRIMARY TERMS AND CONDITIONS TO KNOW AND USE TO BE FULFILLED BY THE APPLICANT**

1. 1000 Cores (Rest. One Thousand Cores only) in case of Loan.
2. Loan Amount will carry and interest rate of 5% per year (Reducing Basis).
3. Installation payable on monthly / quarterly/half yearly or yearly basis.
4. Tenure of repayments will be minimum 1 One year and maximum 20 Twenty 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 and 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 etc. will be bear by the applicant.
9. Registration Fees Rs. 2, 500/- and Legal Adviser's Fees Rs. 3,000/- only (Rs. 5,500/-) total.
10. Court fee and valuation charges are charged after the clearance of loan but before court proceedings and issuance of loan. Total expenses for court fee and valuation charges Depend on loan Amount.
11. Stamp Duty Charge for Agreement and mortgage 0.5 to 3 % Depend to Loan Amount. All charge is Refundable.
12. Loan Interest rates on 5 % yearly on the Reducing Basis
13. 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.
14. 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.
15. Agents responsibility will be to work as a mediator till the loan is approved and collect all The papers related to loan, paper etc. and submit the same to financial Firm/ Company. Moreover, the agent has no authority or responsibilities in disbursing the loan to any Applicant.
16. H.O.D/ Salary In-Charge refuse the official undertaking then financial Firm/ Company will Accept that applicant has failed to fulfill 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.
17. 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).
18. 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 Toxicities 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.
19. Any disputes arise will come under the Jurisdiction of Haridwar Uttarakhand Court Only.





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