

A PROJECT REPORT ON
**“HOME LOAN PROVIDE BY BAJAJ FINANCE IN THANE
CITY.”**

A Project Submitted to
University of Mumbai for Partial Completion of the Degree
of Bachelor in Commerce (Accounting and finance)
Under the Faculty of Commerce

By

‘SHUBHAM ARUN MISHRA’

T.Y.B.A.F (SEMESTER – VI)

PRN NO.: 2021016401617212

Under the Guidance of

‘ASST. PROF. DR. KISHOR CHAUHAN’

JNAN VIKAS MANDAL’S

Mohanlal Raichand Mehta College of Commerce

Diwali Maa College of Science

Amritlal Raichand Mehta College of Arts

Dr. R.T. Doshi College of Computer Science

NAAC Re-Accredited Grade 'A+' (CGPA : 3.31) (3rd Cycle)

Sector-19, Airoli, Navi Mumbai, Maharashtra 400708



FEBRUARY, 2024.



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CERTIFICATE

This is to certify that **MR. SHUBHAM ARUN MISHRA** has worked and duly completed his Project work for the degree of Bachelor in Commerce (Accounting and Finance) under the Faculty of Commerce in the subject of Accounting and Finance and his project is entitled, "**HOME LOAN PROVIDE BY BAJAJ FINANCE IN THANE CITY.**". Under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is his own work and fact reported by her personal finding and investigations.

Guiding Teacher,

ASST. PROF. DR. KISHOR CHAUHAN.

Date of submission:

DECLARATION

I the undersigned **MR. SHUBHAM ARUN MISHRA** here by, declare that the work embodied in this project work titled “**HOME LOAN PROVIDE BY BAJAJ FINANCE IN THANE CITY**”, forms my own contribution to the research work carried out by me under the guidance of **ASST. PROF. DR. KISHOR CHAUHAN** is a result of my own research work and has been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Shubham Arun Mishra

Certified by:

ASST. PROF. DR. KISHOR CHAUHAN.

ACKNOWLEDGEMENT

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

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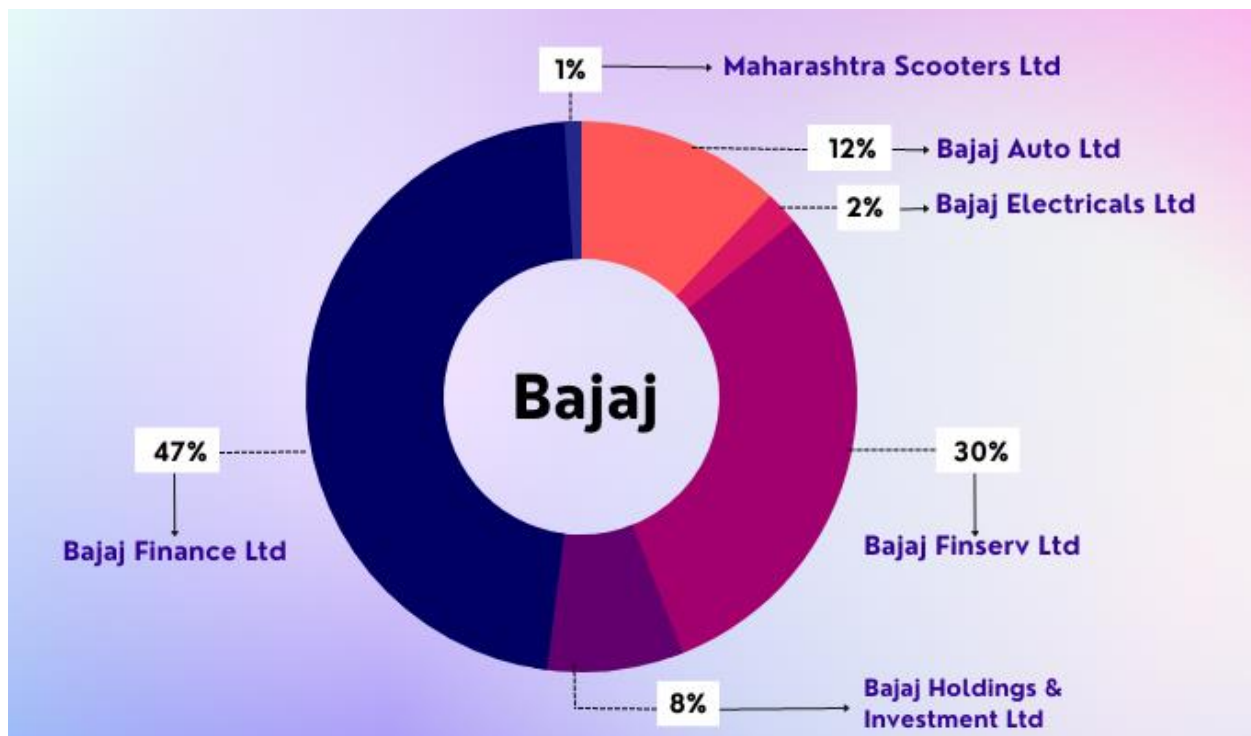
**BAJAJ
FINANCE**



**BAJAJ
FINSERV**

EXECUTIVE SUMMARY

Bajaj Finance Limited is the most diversified NBFC in the country, financing the widest set of outcomes. Our entire portfolio is designed to enable you to take control of your aspirations which could be as varied as improving your lifestyle, buying new motorcycle or household goods, or indulging in that much deserved family holiday; whatever be your plan, we have the capability to support it.



The Auto Finance division, Bajaj Auto Finance, has been in operations since 1987 and has served more than 30 lakh customers across India. We offer our customers vehicle loans for the purchase of their favorite Bajaj bikes from amongst all the variants namely Pulsar, Avenger, Discover, Platina and the latest V besides KTM bikes. We also provide easy and attractive financing schemes for a wide range of Bajaj RE three wheelers.

Bajaj Finance has modern infrastructure facilities with state-of- art technology which includes automated cheque handling facilities, and computerized loan accounting with on-line customer data to handle customer transactions and requests efficiently. At Bajaj Auto Finance, we believe in offering the best and quickest services to our customers while providing the finest infrastructure facilities such as automated cheque handling, computerized loan accounting and instant eKYC etc.

CHAPTER-1

INTRODUCTION

1.1 INTRODUCTION

Bajaj Finance Limited a subsidiary of Bajaj Finserv, is an Indian deposit-taking Non-banking financial company (NBFC-D) registered with the Reserve Bank of India (RBI). It is classified as an NBFC-Investment and Credit Company (NBFC-ICC) with the RBI. The company is engaged in the business of lending, and acceptance of deposits. It has a diversified lending portfolio across retail, SMEs and commercial customers with significant presence in urban and rural India. It accepts public and corporate deposits and offers variety of financial services products to its customers.



BAJAJ FINANCE LIMITED

Headquartered in Pune, Maharashtra, the company is present in 2,988 locations across the country, including 1,690 location in rural/smaller towns and villages. The company reported a pre-tax profit of Rs.5,992 crores and a post-tax profit of Rs.4,420 crores at a ROA of 3.07% and ROE of 12.77% in FY21. Bajaj Finance is also going to enter payments space soon by launching Bajaj Pay.

1.2 COMPANY HISTORY

During the years 1991-95 the company opened their branch offices at Hyderabad New Delhi Chennai Bangalore Mumbai Nagpur Vijaywada Nasik Vishakhapattanam Kolkata Goa Madurai and Pune. During the year 1995-96 the company completed their first Real Estate Project for Nayan Co- operative Housing Society Ltd at Pune. Also they opened their branch offices at Baroda and Trivandrum. During the year 1998-2003 they opened their branch offices at various places which include Chandigarh Cochin Indore Ludhiana Surat Kolhapur Bhopal Bhubaneswar Calicut Erode Jalgaon Jullundhar Kanpur Lucknow Raipur Rajkot Salem Solapur Udaipur Tirupati Amaravati Amritsar Bhavnagar Durgapur Jamshedpur Jodhpur Kopergaon Mehsana Mysore Siliguri and Vellore. During the year 2003-04 the company entered into the financing of Personal Computers.

They opened their branch offices at Hissar Hubli Patiala Rourkela Agra Ahmednagar Ajmer Akola Alwar Ambala Anand Bharuch Bhilai Chandrapur Dindigul Eluru Guna Gurgaon Himatnagar Jagadhri Jamnagar Karaikudi Karimnagar Karur Kottayam Kurnool Navsari Nellore Palghat Rajahmundry Sangli Tanjore Tirunelveli and Ujjain during the year 2004-05. During the year 2005-06 the company opened Loan Shoppes with a view to enhance their direct marketing activity and their brand awareness. They opened 22 shoppes and 14 new branch offices during the financial year.

During the year 2006-07 the company opened 11 new branch offices in which the total number of branches has gone up to 113. Also they cover 280 towns through their branch network. The company launched new product lines/extensions during the year 2007-08. They launched IPO financing for high networth customers acquisition of AAA rated securitization transactions personal loan cross sell programme to their existing customers and financing for personal computers to SMEs. On 6 September 2010 the name of the company was changed from Bajaj Auto Finance to Bajaj Finance. In 2013 the company makes Rights issue in the Ratio of 3:19. On 1 November 2014 the company acquired 100% shares of Bajaj Financial Solutions for a consideration of Rs. 17 crore from its holding company Bajaj Finserv to promote the business of housing finance.

Bajaj Housing Finance Limited a wholly owned subsidiary of Bajaj Finance received certificate of registration on 2 October 2015 from the National Housing Bank to commence housing finance business. In June 2015 Bajaj Finance raised Rs. 1400 crore through Qualified Institutions Placement (QIP). On 8 August 2017 Bajaj Finance entered into an agreement with One Mobikwik Systems Private Limited (Mobikwik) and invested an amount of Rs. 225 crore in the equity shares and cumulative compulsorily convertible preference shares (CCPS) of Mobikwik a mobile wallet major.



Post conversion of CCPS Bajaj Finance would hold approximately 10.83% of equity in MobiKwik on a fully diluted basis. In September 2017 Bajaj Finance raised Rs. 4500 crore through Qualified Institutions Placement (QIP). The QIP was priced at Rs. 1690 per equity share of Rs. 2 face value. On 11 October 2017 Bajaj Finance and LG Electronics India announced the launch of an exclusive OEM co-branded card - LG Bajaj Finserv EMI card that will enable customers to buy all LG products at no cost EMI option across all LG formats. During the FY 2017-18 the company's assets under management (AUM) stood at Rs 80444 crore on standalone basis and Rs 84033 on consolidated basis. As on 31 March 2018 the company is present in 1332 locations across the country including 602 rural locations. During FY2018 the Company raised approximately Rs 4500 crore through the Qualified Institutions Placement (QIP) route by issuing 6627218 equity shares of face value of Rs 2 at a premium of Rs 1688 per share.

1.3 CORPORATE BACKGROUND

Originally incorporated as Bajaj Auto Finance Limited on March 25, 1987, the non-bank singularly focused on providing two and three wheeler finance. After 11 years in the auto finance market, BajajAuto Finance Ltd. launched its initial public issue of equity share and was listed on the BSE and NSE. The Company now is mainly engaged in the business of lending.

It has a diversified lending portfolio across retail, SME and commercial customers with a significant presence in urban and rural India. It also accepts public and corporate deposits and offers variety of financial services products to its customers.

In the year 2006, the company's assets under management hit the Rs.1,000 crore mark and is currently at Rs. 152,947 crore. 2010 saw the company's registered name change from Bajaj Auto Finance Limited to Bajaj Finance Limited.

Bajaj Finance Limited

BAJAJ FINANCE LIMITED

Formerly	Bajaj Auto Finance Limited (1987–2010)
Company type	Public
Traded as	BSE: 500034 NSE: BAJFINANCE BSE SENSEX Constituent NSE NIFTY 50 Constituent
ISIN	INE296A01024
Industry	Financial services
Founded	25 March 1987; 36 years ago as BAFL
Founder	Rahul Bajaj
Headquarters	Pune , India
Key people	<ul style="list-style-type: none">• Sanjiv Bajaj• Rajeev Jain [1]
Products	Lending , fixed deposits , mutual funds
Revenue	▲ ₹13,382.00 crore (US\$1.7 billion) (FY2023)
Operating income	▲ ₹4,256.05 crore (US\$530 million) (FY2023)
Net income	▲ ₹3,551 crore (US\$440 million) (FY2023)
AUM	▲ ₹270,050 crore (US\$34 billion) ^[2]
Total assets	▲ ₹290,264 crore (US\$36 billion)
Parent	Bajaj Finserv (52.49%)

Subsidiaries

Bajaj Financial Services

[Bajaj Housing Finance](#)

Bajaj Financial Securities

Rating

- [CRISIL](#) AAA+/Stable Long-term debt^[3]
- [ICRA](#) AAA+/Stable Non-convertible debenture^[4]
- [CARE](#) AAA+/Stable Non-convertible debenture^[5]

Website

www.bajajhousingfinance.in

1.4 APPLICABILITY OF POLICY

This policy is applicable for Salaried profile for all mortgage products except LRD & DF and this will supersede all existing full underwriting and pre-approved policy. Below table exhibit the various scenarios where full underwriting & pre-approved policy will be applicable.

Particular	Home Loan		LAP	
	BT	Non-BT	BT	Non-BT
Salaried				
Existing / prospect/ NTB customers processed within pre approved offer with CIBIL V3 score ≥ 725	Pre approved	Full u/w	Pre approved	Full u/w
All other scenarios	Full u/w	Full u/w	Full u/w	Full u/w

1.5 APPLICABILITY OF PRE APPROVED NORMS

- Applicable for BT & BT + Top-Up up transactions for Salaried segment (HL/ LAP)
- D2C / Prospect/ NTB customers with CIBIL V3 score ≥ 725
- Cases can be processed under Multiplier subject to Proposed Loan amount at customer level (excluding Insurance) is within loan amount defined below:
 - Super Wow Bank category: Up to 200 Lacs
 - Wow / Wow Lite / Normal Bank category: Up to 100 Lacs (Normal Bank BT will be processed with standard LTV as per existing norms).

Below is the multiplier to be used for BT offer both for D2C/ NTB customers:

- Offer basis multiplier grid based on **BT Bank segmentation** and **BT Bank MOB**
- Multiplier of “**Sanction Amount**” of “**each live**” Home Loan and total of all will be the final BT offer.

BT Bank Segmentation	BT Bank MOB						
	≤ 10	11-23	24-35	36-47	48-59	60-71	≥ 72
Super WOW	NA	1.15	1.20	1.25	1.33	1.41	1.50
WOW	NA	1.12	1.17	1.22	1.28	1.34	1.40
WOW Lite	NA	1.10	1.15	1.20	1.25	1.30	1.35
Normal	NA	1.08	1.13	1.18	1.23	1.28	1.33
Negative	Full underwriting						
NTS	Not allowed to be sourced						



- Applicable for BT transactions (LAP and HL) for Salaried and SEP (CA, MBBS &above) • Available for D2C/Prospect/NTB customers
- For SW bank BT only
- Min CIBIL Score of 700 (as per existing offer generation norms)
- Max loan 200L or location cap whichever is lower, (as per existing norms)
- Applicable for customers who have MOB from 4 to 10. Once customer completes 11 MOB with BTbank, then offer will revised basis normal multiplier policy.
Fully disbursed cases

1.6 MULTIPLIER

- Multiplier of 1 to be offered to customers, who are running loan with SW BT bank.
- Multiplier of “Sanction Amount” of “each live” Home Loan and total of all will be the final offer.
- Loan Enhancement from BT Bank is not allowed, it means loan amount will be equal to BT bank loan amount. If customer has made some part-payment/natural run-off, same can be offered as cash out to customer.
- Fee and Insurance can be added to loan amount

1.7 MULTIPLE TRADELINE

- All tradelines to be in between 4-10 MOB,
- In case any tradeline as per bureau is ≥ 11 MOB, offer will not be generated from backend and these cases can be processed as per existing policy.

Example 1:

*Tradelin
e 1 – 50L
– MOB
10
Tradelin
e 2 – 5L
– MOB
10*

Offer will be generated

*for 55L ($50*1+5*1$).*

Example2:

*Tradelin
e 1 – 50L
– MOB
18
Tradelin
e 2 – 5L
– MOB8*

This customer will not be eligible under this program, however can be processed as per normal policy.

1.8 FOLLOWING CHECKS TO BE DONE BY SALES/CREDIT

1. Minimum MOB of the BT HL/LAP loan to be 4 MOB to be calculated through bureau basis loan origination date.
2. In case of Multiple HL/LAP BT, multiplier to be applied on individual loan basis MOB of respective loan.
3. In case customer had taken moratorium in BT loan, credit to assess the case very critically as these are 4- 10 MOB BT only, Morat deviations to be decided at ZCM level. Customer who took Loan from BT bank post March 2020, would not be eligible for moratorium as per RBI circular, customer who took loan pre March 2020 and took moratorium, need to be assessed critically by ZCM. Restructured cases not allowed.
4. In case CIBIL Score has gone down below 700 post logins, UW to decide basis case merits as per existing policy
5. Rest UW norms and process will be as per existing policy
6. Valuation – as per existing norms
 - up to 50L – Internal
 - 50-75L – 1 external and 1 internal
 - >75L – 2 external valuation
7. Legal, LOD and FC norms – as per existing norms

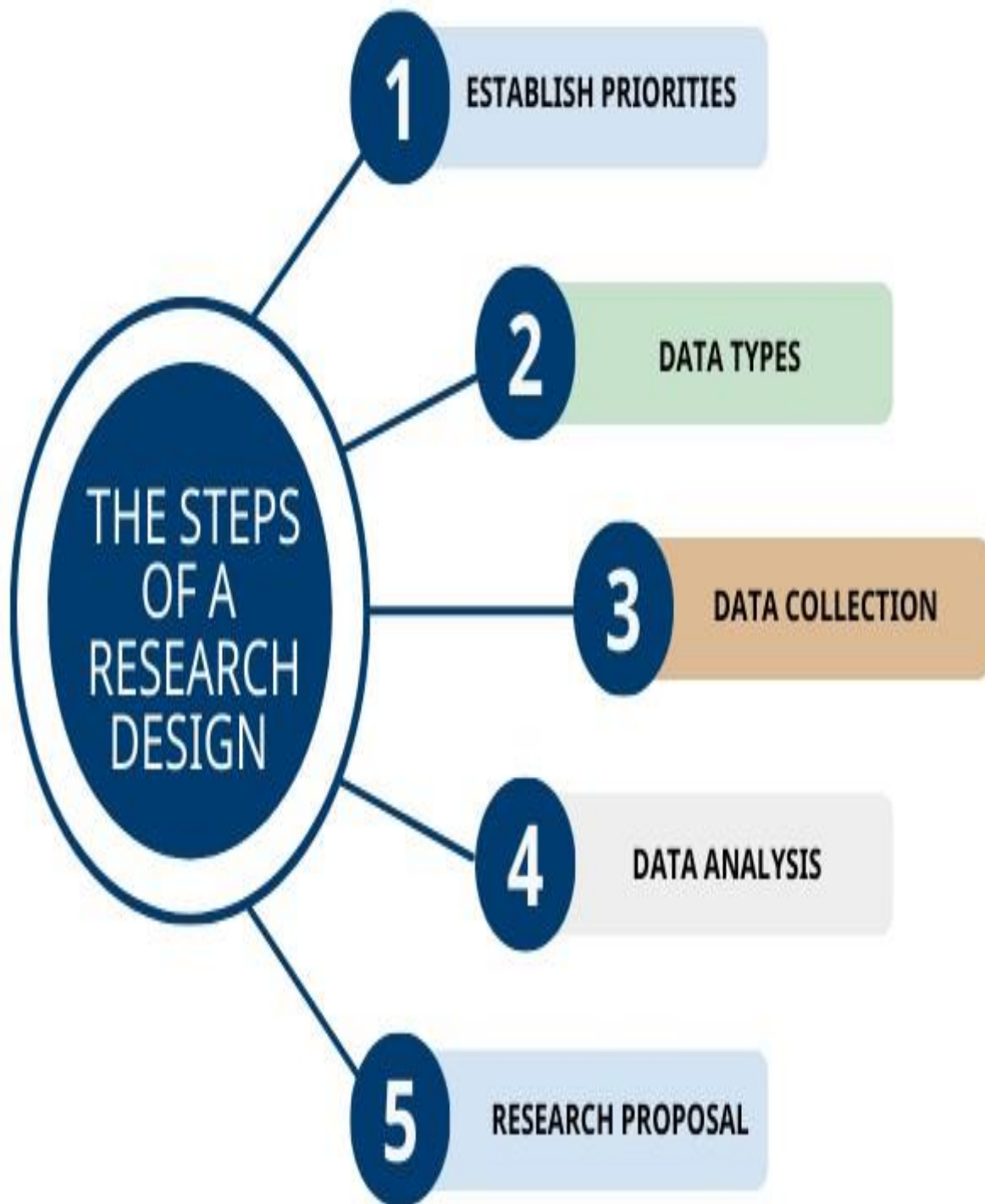
CHAPTER-2

RESEARCH AND

METHODOLOGY

2.1 RESEARCH DESIGN

A research design is a basic plan which guides the researcher in the collection and analysis of data required for practicing the research. In fact the research design is the conceptual structure which the research is conducted. It constitutes the 'Blue Print' for the collection, measurement and analysis of the data. The studies carried out to understand the Consumer Perception about general insurance policies. For this study the researcher used exploratory research design. This research covers 100 consumers, belonging to various age groups.



2.2 SAMPLE DESIGN

The process of drawing a sample from a large population is called sampling. Population refers to the total of items about which information is defined. Well selected samples may reflect fairly and accurately the characteristics of the population.

Sampling Unit:

The sample unit of this survey was the customers home loan

Sample Size :

The sample size was 100 customers of different home loan companies

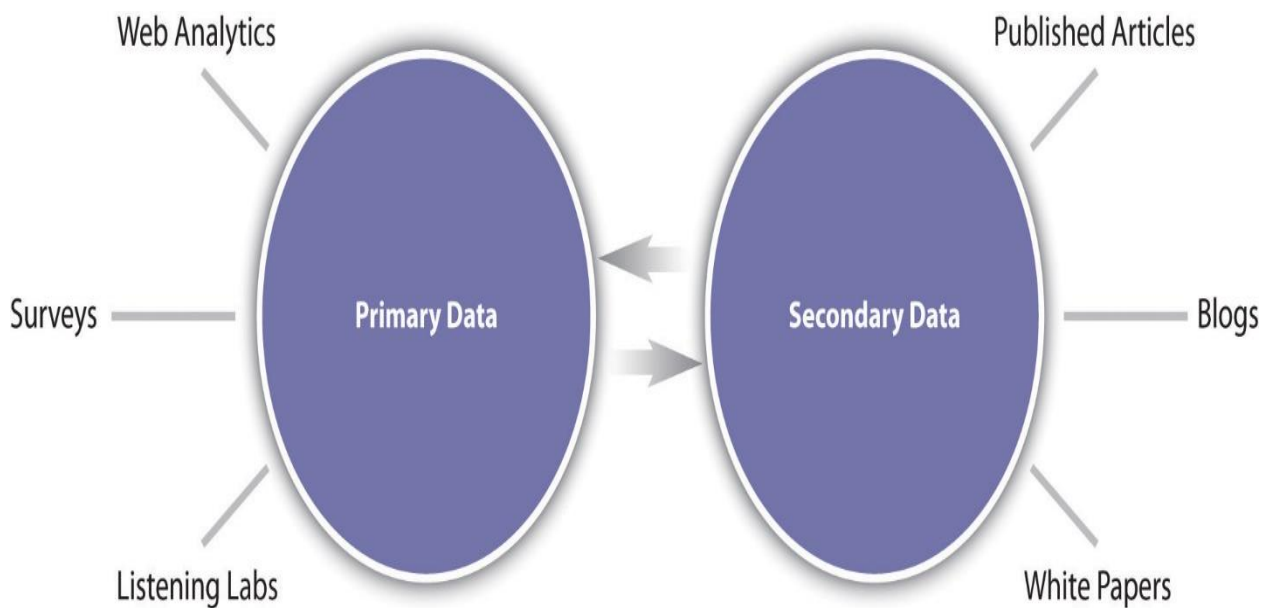
Sampling Technique Adopted :

Convenient sampling

Moreover, secondary data was also being collected throughout this research. It basically is the data taken out from academic journals as well as articles written by previous authors or experts. For the purpose of our research, secondary data was used in doing our literature review, and we use the data that had previously noted down by past researchers to support the topic in our study.

2.3 SOURCES OF DATA

After identifying and defining the research problem and determining specific Information required to solve the problem the researcher will look for the type and sources of data which may yield the desired results, while deciding about the method of data collection to be used for the study, there are two types of data.



2.4 PRIMARY DATA

Primary data are information collected by a researcher specifically for a research assignment. In other words, primary data are information that a company must gather because no one has compiled and published the information in a forum accessible to the public.

Companies generally take the time and allocate the resources required to gather primary data only when a question, issue or problem presents itself that is sufficiently important or unique that it warrants the expenditure necessary to gather the primary data.

Primary data are original in nature and directly related to the issue or problem and current data. Primary data are the data which the researcher collects through various methods like interviews, surveys, questionnaires etc

1) Advantages of primary data

The primary data are original and relevant to the topic of the research study so the degree of accuracy is very high.

- Primary data is that it can be collected from a number of ways like interviews, telephone surveys, focus groups etc. It can be also collected across the national borders through emails and posts. It can include a large population and wide geographical coverage.
- Moreover, primary data is current and it can better give a realistic view to the researcher about the topic under consideration.
- Reliability of primary data is very high because these are collected by the concerned and reliable party.

2) Disadvantages of primary data

Following are the disadvantages of primary data:

- For collection of primary data where interview is to be conducted the coverage is limited and for wider coverage a more number of researchers are required.
- A lot of time and efforts are required for data collection. By the time the data collected, analysed and report is ready the problem of the research becomes very serious or out dated. So the purpose of the research may be defeated.
- It has design problems like how to design the surveys. The questions must be simple to understand and respond.
- Some respondents do not give timely responses. Sometimes, the respondents

2.5 SECONDARY DATA

Secondary data are the data collected by a party not related to the research study but collected these data for some other purpose and at different time in the past. If the researcher uses these data then these become secondary data for the current users.

These may be available in written, typed or in electronic forms. A variety of secondary information sources is available to the researcher gathering data on an industry, potential product applications and the market place. Secondary data is also used to gain initial insight into the research problem. Secondary data is classified in terms of its source – either internal or external.

Internal, or in-house data, is secondary information acquired within the organization where research is being carried out. External secondary data is obtained from outside sources.

- ◆ Daily Newspaper
- ◆ Standard Textbook
- ◆ Various Websites

1) Advantages of secondary data

- The primary advantage of secondary data is that it is cheaper and faster to access.
- Secondly, it provides a way to access the work of the best scholars all over the world.
- Thirdly, secondary data gives a frame of mind to the researcher that in which direct he/she should go for the specific research.
- Fourthly secondary data save time, efforts and money and add to the value of the research study

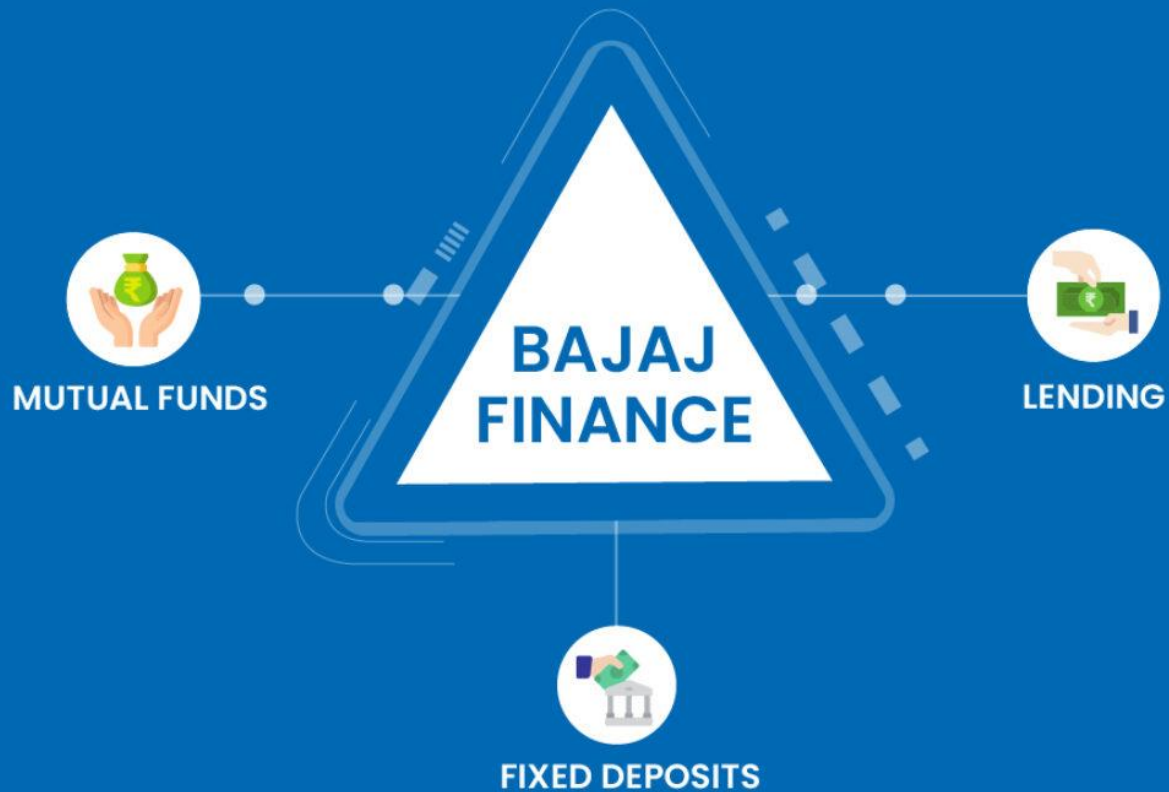
2) Disadvantages of secondary data

- The data collected by the third party may not be a reliable party so the reliability and accuracy of data go down.
- Data collected in one location may not be suitable for the other one due variable environmental factor.
- With the passage of time the data becomes obsolete and very old

- Secondary data collected can distort the results of the research. For using secondary data a special care is required to amend or modify for use.
- Secondary data can also raise issues of authenticity and copyright.
- Keeping in view the advantages and disadvantages of sources of data.



2.6 OBJECTIVE OF STUDY



- Ascertain the profile and characteristics of potential buyers.
- To have an insight in to the attitudes and behaviors of customer to words home loan
- To find out the differences among perceived services and expected services
- To understand consumer's preferences to words against home loan
- The study will help companies to customize the services and product according to the consumer's need.
- To analyze the perception of people about home loan regarding the concept of Bajaj Finance. Different types of schemes, knowledge and relevancy, and preference of home loan policy in Thane City
- To find out the important criteria that people think about before getting home loan policy in Bajaj Finance

2.7 SCOPE OF STUDY

Customers are encountering numerous challenges when it comes to obtaining gold loans and advances, so Bajaj Finserv Ltd. is assisting them in their growth as it plays an important role in the development of the Indian economy. It's important to research Bajaj Finserv Ltd. lending policies and regulations.

The current research focuses on Bajaj Finserv Ltd in particular, and it is limited to uses. With the aid of comparative analysis and trend percentages, analyze Bajaj Finserv Ltd., Coimbatore district growth rate in order to learn how Bajaj Finserv Ltd. mobilizes funds and puts them to good use.

- The study will be help to reveal the preferences,needs,perception of the customera regarding the home loan ,it also help the finance compines to know whether the existing products are really satisfying the customers needs.
- The study also enables the company to focus the consumer's preferences and expectation on the product which they offer.



2.8 LIMITATION

Although the study was carried out with extreme enthusiasm and careful planning there are several limitations which handicapped the research viz

1 Time Constraints: The time stipulated for the project to be completed is less and thus there are chances that some information might have been left out, however due care is taken to include all the relevant information needed.

2. Sample size: Due to time constraints the sample size was relatively big i.e(100 sample size)and its creat a loat of problems while collecting the information

3. Accuracy: It is difficult to know if all the respondents gave accurate information; some respondents tend to give misleading information.

4. Viability of data: The primary data will be collected from the customer hence the viability of data will be limited to there own belief.

2.9 MINIMUM RISK AND MAXIMUM RETURN

As a financial lending institution, risk is Bajaj Finserv's biggest challenge. Data analytics plays a critical role in ensuring that loans are given to the right customers. Nilotpal's team does critical risk portfolio analysis with Tableau on a monthly basis, and presents the insights directly to management executives through clear and simple visualizations. This analysis, which used to take up to two to two and a half days prior to Tableau, can now be done quickly within 8 to 10 hours.





Name of Lender	Loan Amount (Rs)		
	Upto 30 Lakh	Above 30 Lakh & Upto 75 Lakh	Above 75 Lakh
HOUSING FINANCE COMPANIES (HFCs)			
LIC Housing Finance	8.45-10.35	8.45-10.55	8.45-10.75
HDFC Ltd.	8.50-10.35	8.50-10.60	8.50-10.70
Bajaj Housing Finance	8.50 onwards	8.50 onwards	8.50 onwards
Tata Capital	8.60 onwards	8.60 onwards	8.60 onwards
PNB Housing Finance	8.75-14.50	8.75-11.50	8.75-11.45
GIC Housing Finance	8.80 onwards	8.80 onwards	8.80 onwards
Repco Home Finance	9.80 onwards	9.80 onwards	9.80 onwards
Indiabulls Housing	8.75 onwards	8.75 onwards	8.75 onwards
Aditya Birla Capital	8.80-14.75	8.80-14.75	8.80-14.75
ICICI Home Finance	9.20 onwards	9.20 onwards	9.20 onwards
Godrej Housing Finance	8.64 onwards	8.64 onwards	8.64 onwards
*10 bps concession on applicable interest rates for Shaurya and Shaurya Flexi products. 5 bps concession on applicable interest rates for builder tie up projects **Concession of 0.05% in applicable interest rate to women borrowers and defence personnel			
Rates as of 14th June 2023			
Source: Paisabazaar.com			

2.10 CREATING A SINGLE SOURCES OF TRUTH ACROSS THE ENTERPRISE

Bajaj Finserv has an enterprise data warehouse that collects and stores data from various platforms such as their acquisition and co-lending platforms. With such big data sets in disparate forms, business users interpreted the data in their own ways, and there was no unified vision across the business. The analytics team wanted to create a single source of truth, and Tableau helped to simplify that. Building on their enterprise database, Nilotpal's team created visualizations and shared key dashboards on Tableau Server, where business users could access and do their own slice-and-dice analysis.

The single source of truth created with Tableau Server empowered business users with little technical knowledge to access and engage with enterprise data, and make smart decisions based on the insights. Back-end security measures are also put in place to protect customers' data, so that sensitive information about individual customers is never exposed to business users.

Making smart and secure decisions with data is crucial to any financial institution's success. Summarizing the important role of data in Bajaj Finserv's business, Nilotpal shares, "In today's generation, data is oil. Tableau is a platform which has helped us tremendously."

2.11 LEARN DATA

Learn data skill fundamentals with this free online training program. This self-paced course will teach you how to explore, understand, and communicate with data. Training covers key topics, including statistics, understanding data types, and storytelling with data. You will need to be logged into your Tableau account (or create a new account) to access the free training.

The Equity Shares offered in the Issue have not been and will not be registered under the United States Securities Act of 1933, as amended (the “U.S. Securities Act”), or the securities laws of any state of the United States and may not be offered or sold in the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Our Company is an “investment company” (as defined in the U.S. Investment Company Act of 1940, as amended, and the related rules (the “U.S. Investment Company Act”) and has not been and will not be registered under the U.S. Investment Company Act.

Accordingly, the Equity Shares are being offered and sold only (a) to persons in the United States and to U.S. persons (as defined in Regulation S (“Regulation S”) under the U.S. Securities Act) who are reasonably believed to be (i) “qualified institutional buyers” (as defined in Rule 144A under the U.S. Securities Act and referred to herein as “U.S. QIBs”) and (ii) “qualified purchasers” (as defined in Section 2(a)(51) of the U.S. Investment Company Act and referred to herein as “Qualified Purchasers”) pursuant to Section 4(a)(2) of the U.S. Securities Act and Section 3(c)(7) of the U.S. Investment Company Act and (b) to persons outside the United States who are non-U.S. persons in reliance on Regulation S. For a description of selling restrictions in certain other jurisdictions, see “Selling Restrictions” on page 249. The Equity Shares are transferable only in accordance with the restrictions described in “Transfer Restrictions” on page 259.

2.12 THE DISTRIBUTION OF THIS PLACEMENT DOCUMENT

The distribution of this Placement Document may be restricted in certain jurisdictions by applicable laws. As such, this Placement Document does not constitute, and may not be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation. In particular, except for India and Malaysia, no action has been taken by our Company and the BRLMsthat would permit an offering of the Equity Shares or distribution of this Placement Document in any jurisdiction, where action for that purpose is required. Accordingly, the Equity Shares may not be offered or sold, directly or indirectly, and neither this Placement Document nor any offering material in connection with the Equity Shares may be distributed or published in or from any country or jurisdiction, except under circumstances that will result in compliance with any applicable rules and regulations of any such country or jurisdiction. For a description of the restrictions applicable to the offer and sale of the Equity Shares in the Issue in certain jurisdictions, see “Selling Restrictions” and “Transfer Restrictions” beginning on page 249 and 259, respectively.

CHAPTER-3

DATA ANALYSIS AND

INTERPRETATION



VS



3.1 REVIEW OF LITERATURE

NAINESH SANGHVI

In my city, PMAY houses 1BHK is minimum 7 lakh and 2 BHK is 12 lakh. only interest subversion scheme is applicable on home loan. So EMI is around 6000 per month for 15 years loan for 1 BHK. These schemes are mostly on outskirts of city, and may needs vehicle for commuting with high coston Petrol. Government must work on reducing cost in such schemes.

VASANTH SRINIVAS

And our Governments are giving two bedroom houses at free of cost to all. While you teach us how to pay the numerous fees and shed our blood to pay the EMI, others means politicians unaware, having limited knowledge go on giving freebies that they will give two bedroom houses at free. I thinkwe need a Political Regulatory Authority

MR SHRI PRASAD SHAH

No matter how prepared you are, you may not always have the money to cover every expense in an emergency. This is why it is unwise to only depend on your savings or emergency funds. Shortfalls ina crisis only worsen things as they can disrupt other parts of your finances, such as ongoing investments. In such cases, it is best to opt for an emergency loan to access a surplus of funds. An emergency personal loan will ensure complete security to your finances during emergencies and ensurethat your need for urgent money is fulfilled quickly. Also, being an unsecured loan, you get prompt access without risking your assets.

However, when choosing an offering, you must pick one you can rely on. The Bajaj Finserv Emergency Loan is the option to go with for a hassle-free and quick borrowing experience. Here, youget a high-value, collateral-free emergency loan and enjoy benefits such as instant approval, minimal documentation and more. You can spend the sanction in any way you wish and finance all kinds of emergency expenses. Bajaj Finserv offers a digital application process with approval in 5 minutes if you meet the personal loan eligibility criteria.

MR SANJIV BAJAJ

Bajaj Finserv offers a completely digital application process, assuring your safety while guaranteeing quick access to funds. Therefore, you do not have to waste time running to the branch during an emergency. Moreover, as a recipient of a pre-approved offer, you can avail of the funds in just a few clicks within 3 minutes.

All you need to do is log on to the Bajaj Finserv website and fill a simple application form requiring minimal personal, financial, and professional details. For instance, for a personal loan for salaried employees, you need to fill in details like your name, address, the name of your company, and your annual remuneration. You can get instant approval for the amount, using which you can remedy any emergency expense at any time.

MIHIR PHANSALKAR

About Bajaj Finserv Lending

Bajaj Finserv website and fill a simple application form requiring minimal personal, financial, and professional details. For instance, for a personal loan for salaried employees, you need to fill in details like your name, address, the name of your company, and your annual remuneration. You can get instant approval for the amount, using which you can remedy any emergency expense at any time.

Bajaj Finserv has a vision to become a full-fledged financial services company and be the financial partner to the Indian consumer and help him across his financial needs, whether for finance, for investment management, for protection or for post-retirement support, throughout his lifecycle. Bajaj Finserv is a consumer focused company with emphasis on profitable growth and operational efficiency to deliver best results to all its stakeholders,

3.2 ENFORCEMENT OF CIVIL LIABILITIES

Our Company is a limited liability company incorporated under the laws of India. Except Dr. GitaPiramal, all our Directors and Key Managerial Personnel named herein are residents of India and a substantial portion of the assets of our Company are located in India.

As a result, it may be difficult or may not be possible for the prospective investors outside India to affect service of process upon our Company or such persons in India, or to enforce against them judgments of courts outside India. India is not a signatory to any international treaty in relation to therecognition or enforcement of foreign judgments.

However, recognition and enforcement of foreign judgments is provided for under Section 13 and Section 44A, respectively, of the Civil Procedure Code. Section 13 of the Civil Procedure Code provides that a foreign judgment shall be conclusive regarding any matter directly adjudicated uponbetween the same parties or parties litigating under the same title, except:

1. where the judgment has not been pronounced by a court of competent jurisdiction;
2. where the judgment has not been given on the merits of the case;
3. where it appears on the face of the proceedings that the judgment is founded on an incorrect view of international law or a refusal to recognise the law of India in cases in which such law is applicable;
4. where the proceedings in which the judgment was obtained were opposed to natural justice;
5. where the judgment has been obtained by fraud;
6. where the judgment sustains a claim founded on a breach of any law then in force in India.

Section 44A of the Civil Procedure Code provides that a foreign judgment rendered by a superior court (within the meaning of that section) in any jurisdiction outside India which the Government has by notification declared to be a reciprocating territory, may be enforced in India by proceedings in execution as if the judgment had been rendered by a district court in India. Under Section 14 of the Civil Procedure Code, a court in India will, upon the production of any document purporting to be a certified copy of a foreign judgment, presume that the foreign judgment was pronounced by a court of competent jurisdiction, unless the contrary appears on record but such presumption may be displaced by proving want of jurisdiction.

However, Section 44A of the Civil Procedure Code is applicable only to monetary decrees not being in the nature of any amounts payable in respect of taxes or other charges of a like nature or in respect of a fine or other penalties and does not include arbitration awards. Each of the United Kingdom, Singapore and Hong Kong, amongst others has been declared by the Government to be a reciprocating territory for the purposes of Section 44A of the Civil Procedure Code, but the United States of America has not been so declared. A judgment of a court in a jurisdiction which is not a reciprocating territory may be enforced only by a fresh suit upon the judgment and not by proceedings in execution. The suit must be filed in India within three years from the date of the foreign judgment in the same manner as any other suit filed to enforce a civil liability in India. Accordingly, a judgment of a court in the United States may be enforced only by a fresh suit upon the foreign judgment and not by proceedings in execution.

It is unlikely that a court in India would award damages on the same basis as a foreign court if an action is brought in India. Furthermore, it is unlikely that an Indian court would enforce foreign judgments if it views the amount of damages awarded as excessive or inconsistent with public policy of India and it is uncertain whether an Indian court would enforce foreign judgments that would contravene or violate Indian law. Further, any judgment or award denominated in a foreign currency would be converted into Rupees on the date of such judgment or award and not on the date of payment. A party seeking to enforce a foreign judgment in India is required to obtain approval from the RBI to repatriate outside India any amount recovered, and any such amount may be subject to income tax pursuant to execution of such a judgment in accordance with applicable laws.

3.3 REPRESENTATIONS BY INVESTORS

References herein to “you” or “your” is to a prospective investor in the Issue. By Bidding for and/or subscribing to any Equity Shares in the Issue, you are deemed to have represented, warranted, acknowledged and agreed to our Company and the BRLMs, as follows: You are a QIB as defined in Regulation 2(1)(ss) of the SEBI Regulations and not excluded pursuant to Regulation

- 179(2)(b) of the SEBI Regulations, having a valid and existing registration under applicable laws and regulations of India, and undertake to (i) acquire, hold, manage or dispose of any Equity Shares that are Allocated to you in accordance with Chapter VI of the SEBI Regulations, the Companies Act and all other applicable laws; and (ii) undertake to comply with the SEBI Regulations, the Companies Act and all other applicable laws, including any reporting obligations, if any; You are eligible to invest in India under applicable law, including the FEMA Rules, and have not been prohibited by
- SEBI or any other regulatory authority, statutory authority or otherwise, from buying, selling, or dealing in securities or otherwise accessing capital markets in India; If you are not a resident of India, but a QIB, you are an Eligible FPI (and are not an individual, corporate body or a
- family office) having a valid and existing registration with SEBI under the applicable laws in India or a multilateral or bilateral development financial institution or a FVCI under Schedule I of the FEMA Rules, and are eligible to invest in India under applicable law, including the FEMA Rules, and have not been prohibited by SEBI or any other regulatory authority, from buying, selling or dealing in securities or otherwise accessing the capital markets; You will provide the information as required under the provisions of the Companies Act, 2013 and the rules made
- thereunder, for record keeping by our Company, including your name, complete address, phone number, e-mail address, permanent account number and bank account details; If you are Allotted Equity Shares, you shall not, for a period of one year from the date of Allotment, sell the Equity
- Shares so acquired except on the Stock Exchanges. Further, additional restrictions are applicable if you are within the United States. For further details in this regard, see “Selling Restrictions” and “Transfer Restrictions” on pages 249 and 259; You are aware that the Equity Shares have not been and will not be registered through a prospectus under the
- Companies Act (as defined hereinafter), the SEBI Regulations or under any other law in force in India and, no Equity Shares will be offered in India or overseas to the public or any members of the public in India or any other class of investors, other than QIBs.
- The Preliminary Placement Document and this Placement Document, (which includes disclosures prescribed under Form PAS-4) have not been reviewed or affirmed by the RBI, SEBI, the Stock Exchanges, the RoC or any other regulatory or listing authority and are intended only for use by Eligible QIBs and that the Preliminary Placement Document or this Placement Document will not be registered as prospectuses under the Companies Act;

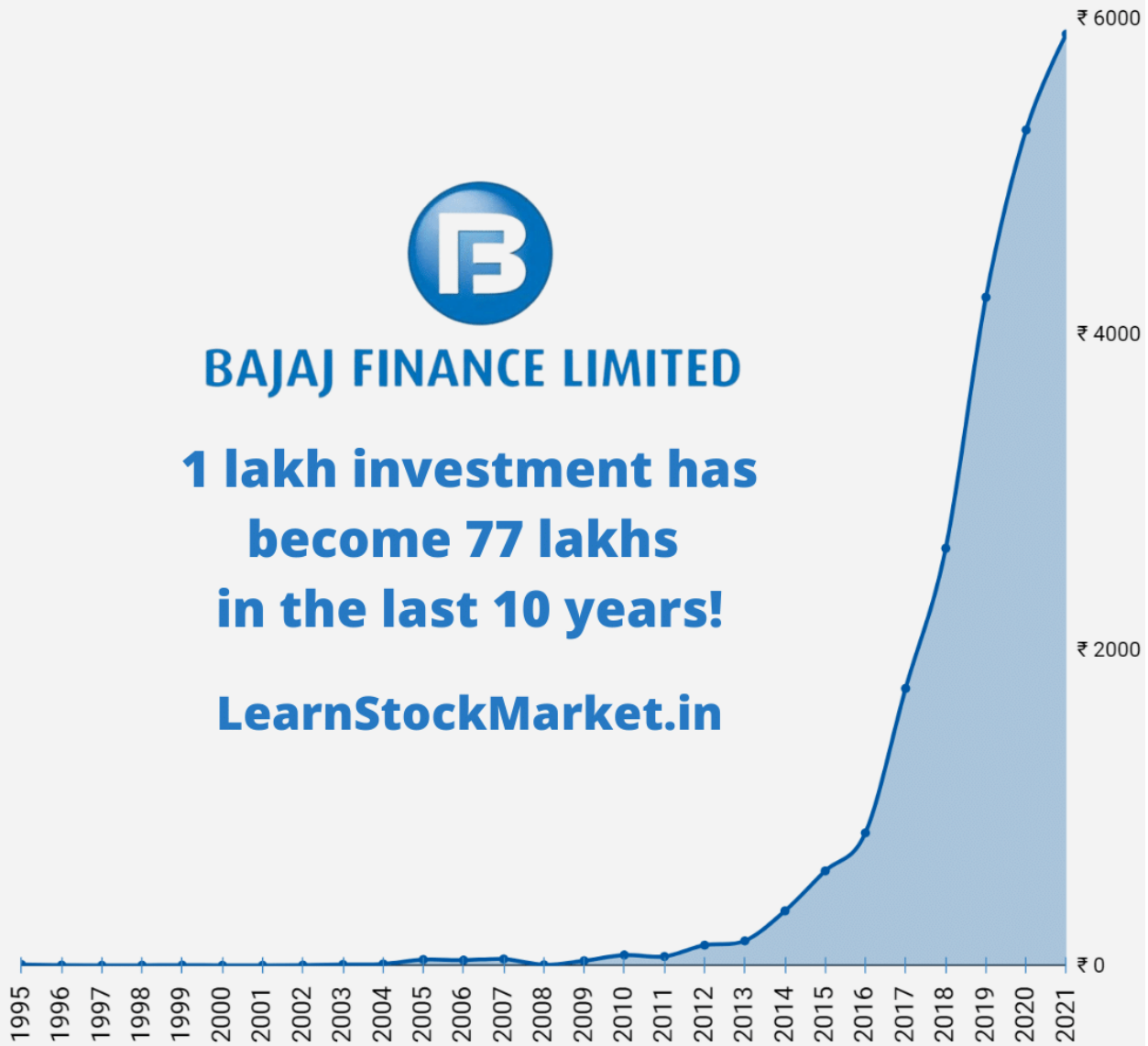
BAJAJ FINANCE SHARE PRICE - 1995 to 2021



BAJAJ FINANCE LIMITED

**1 lakh investment has
become 77 lakhs
in the last 10 years!**

LearnStockMarket.in



3.4 PRESENTATION OF FINANCIAL AND OTHER INFORMATION

In this Placement Document, unless otherwise specified or the context otherwise indicates or implies, references to 'you', 'your', 'offeree', 'purchaser', 'subscriber', 'recipient', 'investors', 'prospective investors' and 'potential investor' are to the Eligible QIBs and references to the 'Company', 'Bajaj Finance Limited' and 'Issuer', are to Bajaj Finance Limited and references to 'we', 'us' or 'our' are to our Company together with our Subsidiaries, on a consolidated basis. In this Placement Document, references to 'US\$', 'USD' and 'U.S. dollars' are to the legal currency of the United States of America, references to '₹', 'INR', 'Rs.', 'Indian Rupees' and 'Rupees' are to the legal currency of India. All references herein to the 'US' or 'U.S.' or the 'United States' are to the United States of America and its territories and possessions. All references herein to "India" are to the Republic of India and its territories and possessions and all references herein to the 'Government' or 'GoI' or the 'Central Government' or the 'State Government' are to the Government of India, central or state, as applicable. References to the singular also refers to the plural and one gender also refers to any other gender, wherever applicable. All the numbers in this Placement Document have been presented in million or whole numbers, unless stated otherwise. The amounts derived from financial statements included herein are presented in Rs. million rather than Rs. crore, as presented in our Audited Consolidated Financial Statements and Interim Condensed Consolidated Financial Statements. In this Placement Document, references to "Lakh" represents "100,000", "million" represents "1,000,000", "crore" represents "10,000,000", and "billion" represents "1,000,000,000".

3.5 NON-GAAP FINANCIAL MEASURES

We have included certain non-GAAP financial measures and certain other statistical information relating to our operations and financial performance (together, “Non-GAAP Financial Measures” and each, a “Non-GAAP Financial Measure”) in this Placement Document, for example, in the chapter “Selected Statistical Information” on page 44.

These Non-GAAP Financial Measures are not required by or presented in accordance with Previous GAAP or Ind AS. We compute and disclose such Non-GAAP Financial Measures and such other statistical information relating to our operations and financial performance as we consider such information to be useful measures of our business and financial performance, and because such measures are frequently used by securities analysts, investors and others to evaluate the operational performance of financial services businesses, many of which provide such Non-GAAP Financial Measures and other statistical and operational information when reporting their financial results.

However, note that these Non-GAAP Financial Measures and other statistical information relating to our operations and financial performance may not be computed on the basis of any standard methodology that is applicable across the industry and therefore may not be comparable to financial measures and statistical information of similar nomenclature that may be computed and presented by other financial services companies. Where Non-GAAP Financial Measures are referred to as being “under Ind AS”, this means the numbers have been derived using underlying Ind AS numbers. Where Non-GAAP Financial Measures are referred to as being “under Previous GAAP”, this means the numbers have been derived using underlying Previous GAAP numbers.

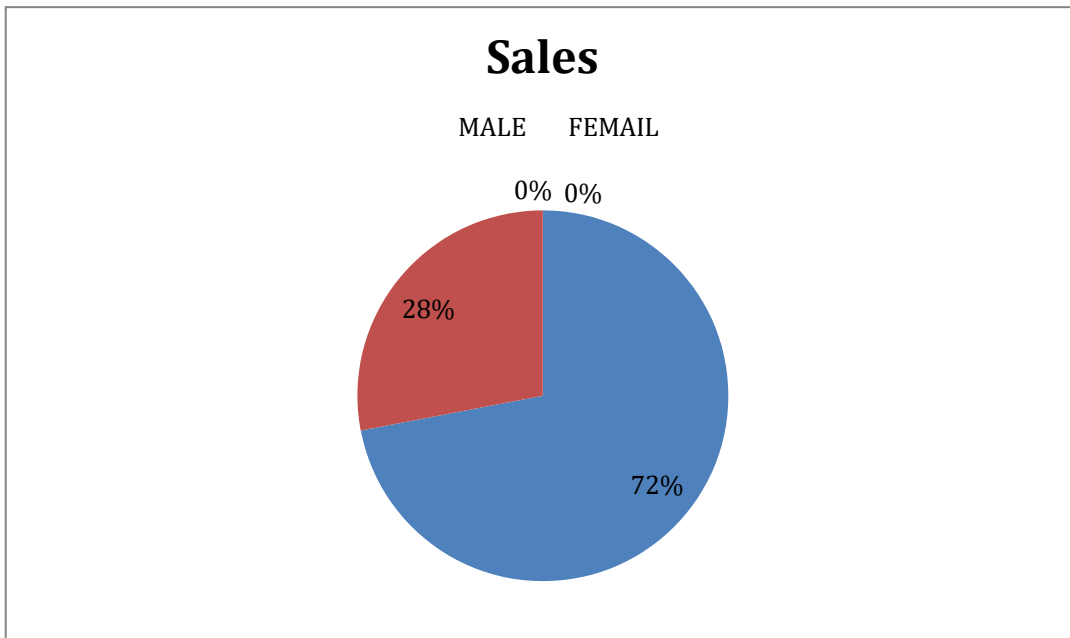
■ ■

3.6 DATA ANALYSIS

GENDER DIFFERENTIATION OF RESPONDENT

Gender of respondent	Number of respondent	% of respondent
Male	72	72%
female	28	28%
Total	100	100%

BELOW GRAPH SHOW THAT GENDER DIFFERENTIATION OF RESPONDENT



DATA INTERPRETATION :-

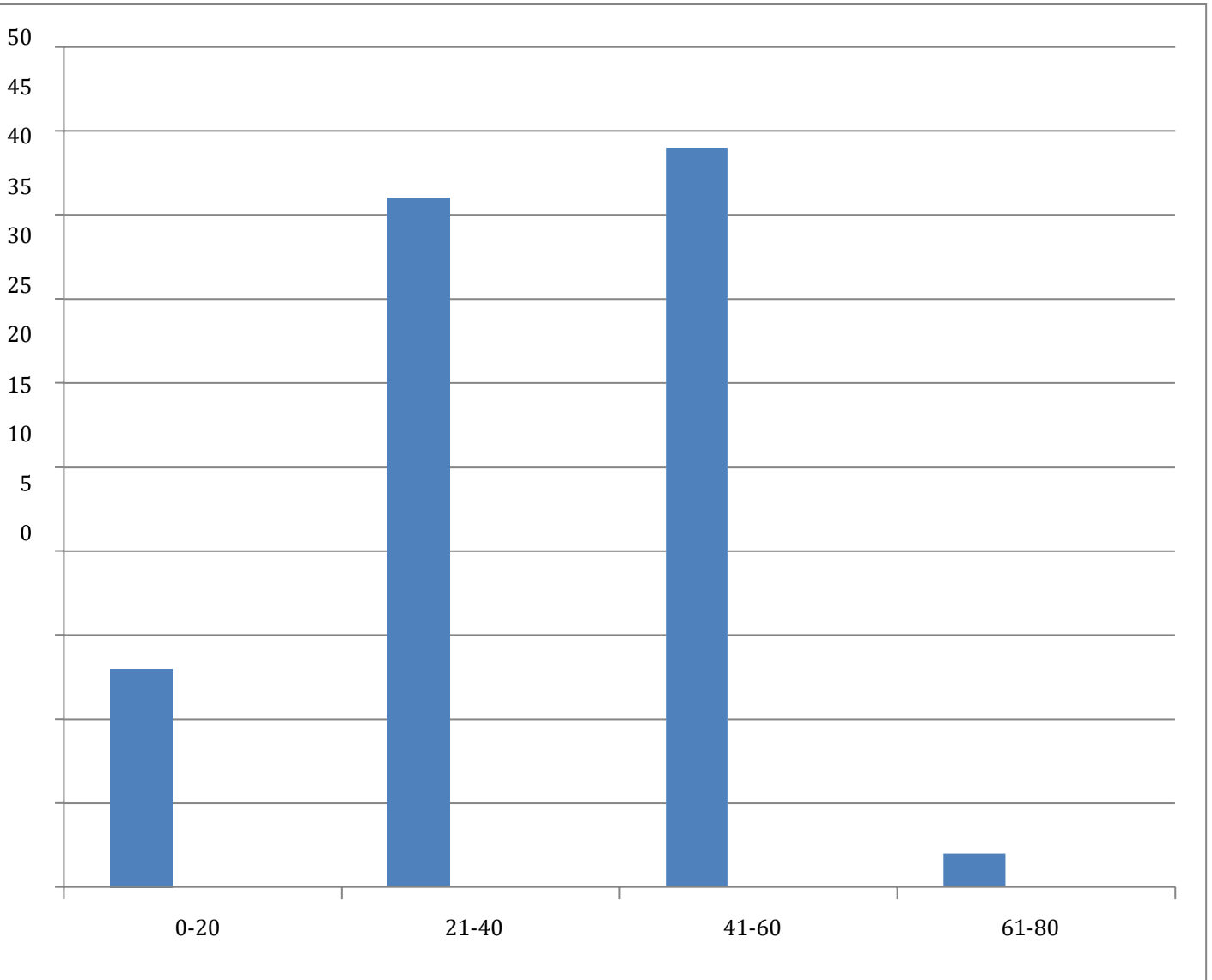
From the above diagram, we can say that The total number of policyholders was 100 where 28 (28%) policyholders were females and 72(72%) policyholders were male the graph also represents that there was fair percentage of male policyholders.

AGE DIFFERTIATION OF RESPONDENT

0-20	21-40	41-60	61-80	TOTAL
13%	41%	44%	2%	100

GRAPH NO. 2

BELOW GRAPH SHOW THAT AGE DIFFERTIATAION OF REPONDENT



DATA INTERPRETATION:-

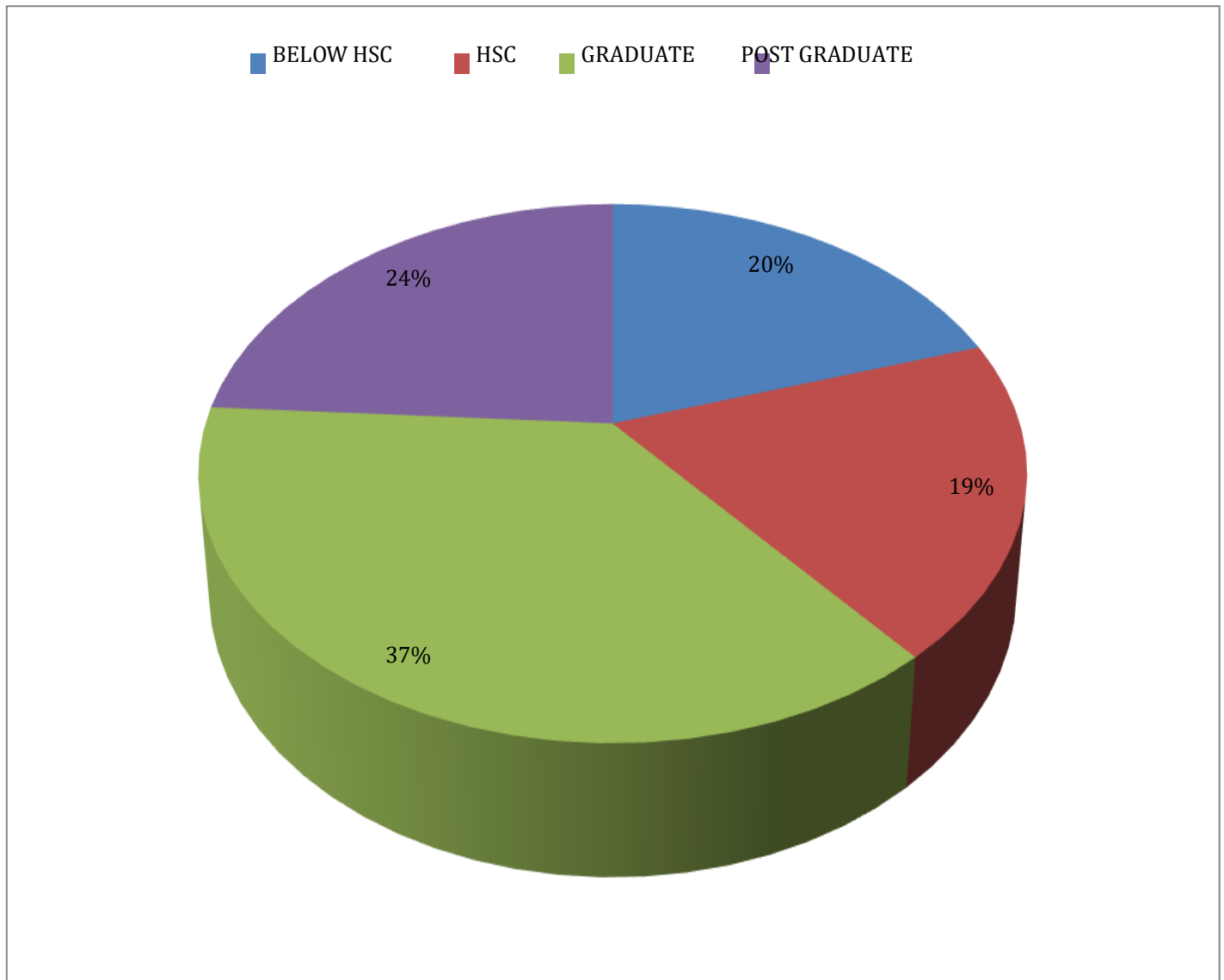
According to above diagram, we can say that the policyholder were grouped in four categories and (13%)policyholders were 0-20 years of age,(41%) policyholders were 21-40 yeaes of age and ,(44%) policyholders were 41-60years old, (2%)policyholders were those above 60 years of age.

QUALIFICATION OF RESPONDENTS

Below HSC	HSC	Graduate	Post Graduate	Total
20%	19%	37%	24%	100%

GRAPH NO. 3

BELOW GRAPH SHOWS THAT QULIFICATIO DIFFERENTIATION OF RESPONDENT



DATA INTERPRETATION:-

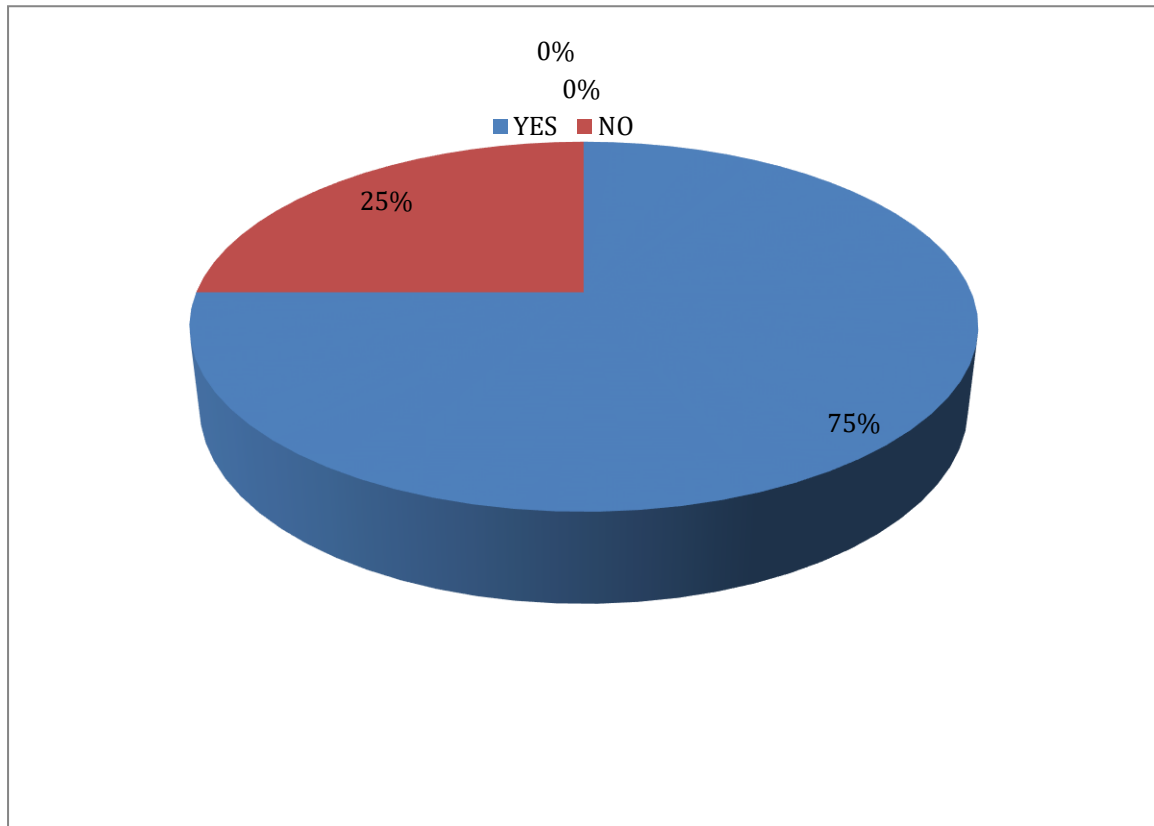
According to above diagram, we can say that , (20%) Policyholders were studied up to the below HSC, (19%) policyholders were studied up to HSC, and (37%) policyholders were studied at graduate level , (24 %) policyholders were studied up to graduate level i.e postgraduate.

Q 1) Are You Planning To Take Home Loan ?

YES	NO	TOTAL
75%	25%	100%

GRAPH NO. 4

BELOW GRAPH SHOWS THAT RESPONDENT TAKE HOME LOAN OR NOT



DATA INTERPRETATION:-

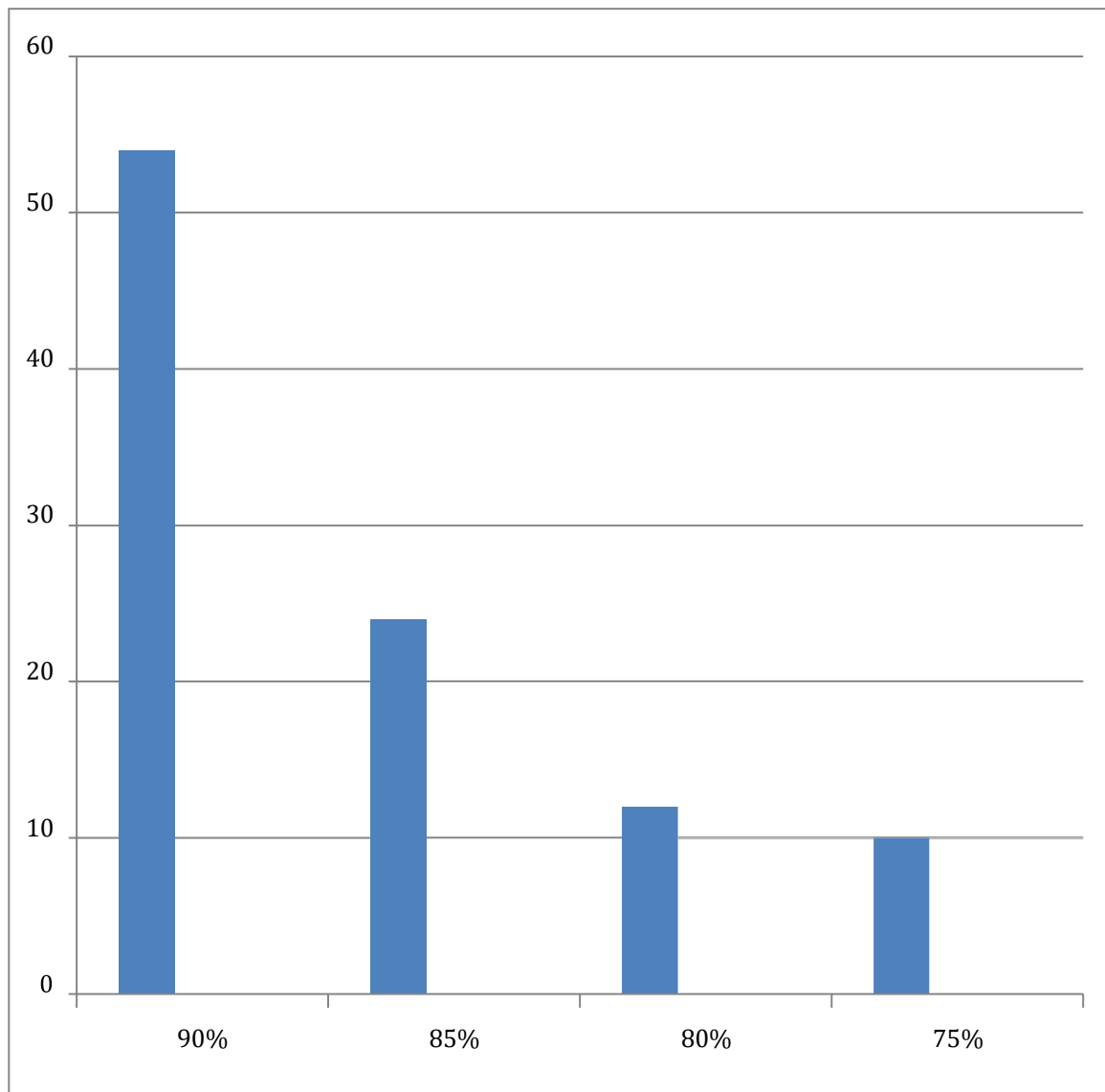
According To Above Diagram, We Can Say That , 75% People Intrested To TakeHome Loan And 25% People **Are Not Intrestse To Take Home Loan**

Q 2) How Much Funding Does Bank Provide For Home Loan?

GRAPH NO. 5

BELOW GRAPH SHOWS THAT How Much Funding Does Bank Provide For Home Loan

90%	85%	80%	75%	Total
54	24	12	10	100



DATA INTERPRETATION :-

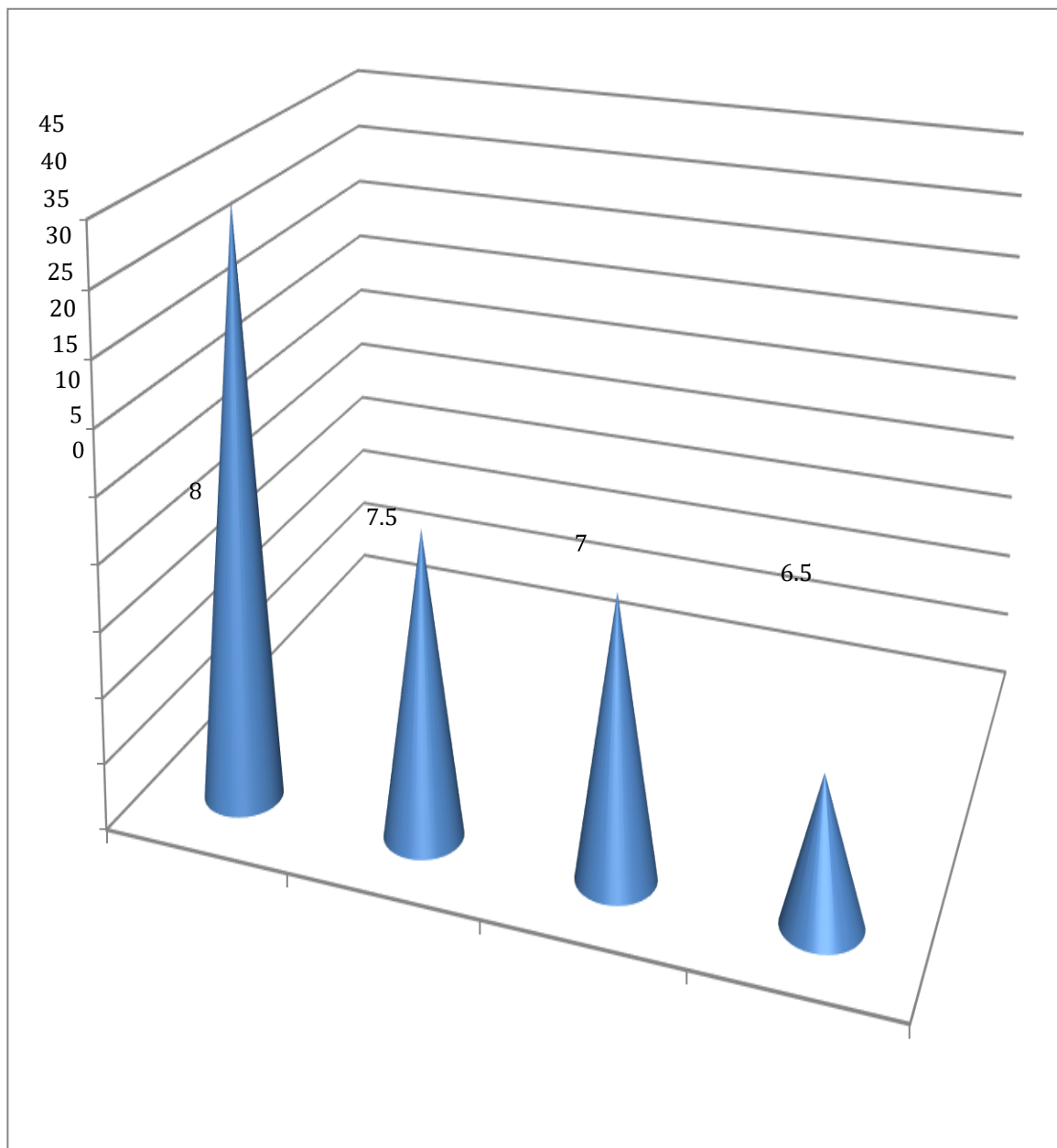
According To Above Diagram, We Can Say That 54% respondant say bank provide 90% funding for home loan.24% respondant say bank provide 90% funding for homeloan.12% respondant say bank provide 90% funding for home loan.10% respondant say bank provide 90% funding for home loan.

Q 3) How Much Rate Of Interest Does Bank Charges On Home Loan?

8.00	7.50	7.00	6.50	Total
45	23	21	11	100%

GRAPH NO. 6

BELOW GRAPH SHOWS THAT How Much Rate Of Interest Does BankCharges On Home Loan



DATA INTERPRETATION :-

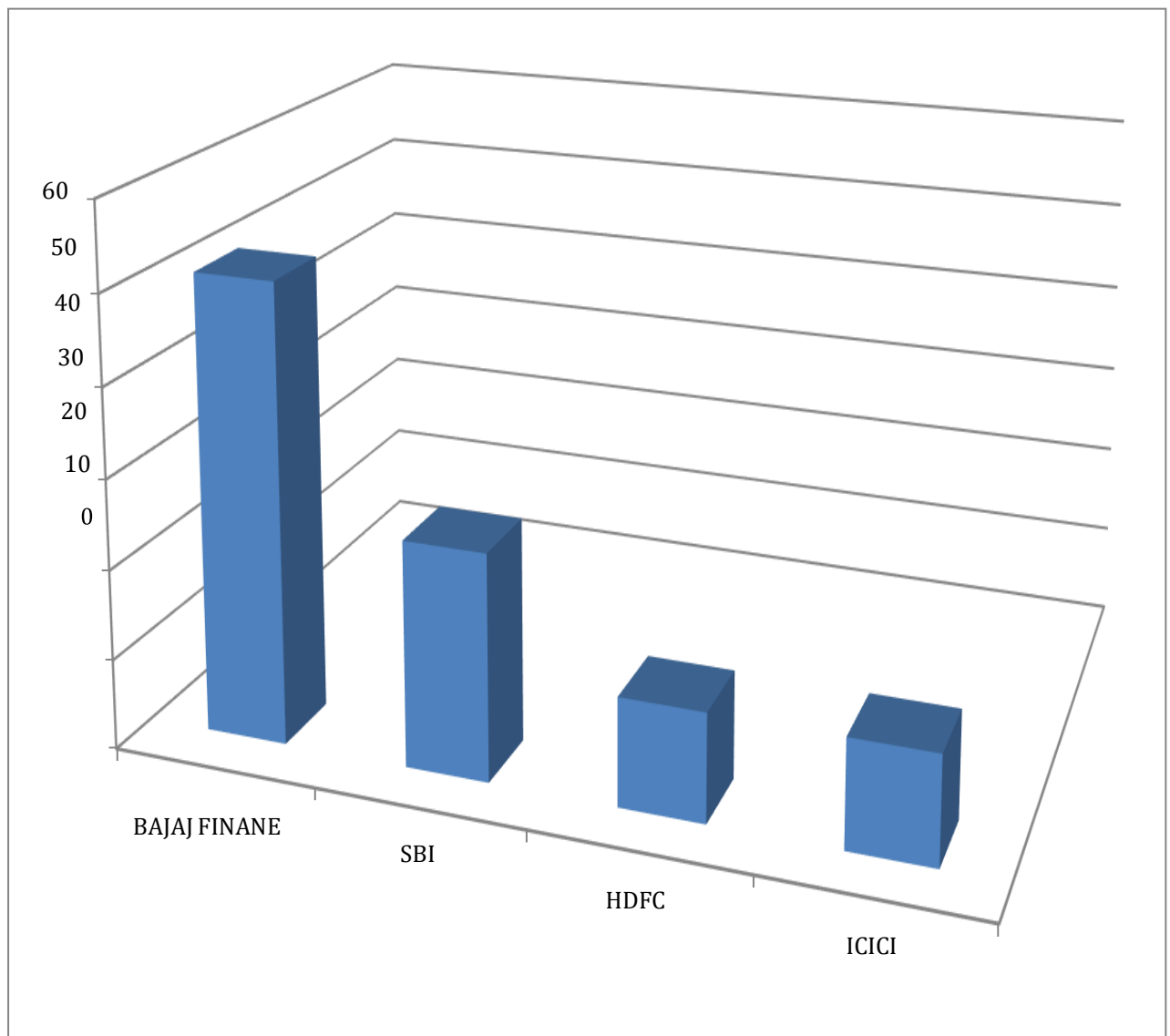
According To Above Diagram, We Can See That 45% respondent say 8% Rate Of Interest Does Bank Charges On Home Loan. 23% respondent say 7.5% Rate Of Interest Does Bank Charges On Home Loan. 21% respondent say 7% Rate Of Interest Does Bank Charges On Home Loan. 11% respondent say 6.5% Rate Of Interest Does Bank Charges On Home Loan.

Q 4) Which Bank Will Provide Less Rate Of Interest On Home Loan?

Bajaj Finance	SBI	HDFC	ICICI	Total
51	25	12	12	100

GRAPH NO. 7

BELOW GRAPH SHOWS Which Bank Will Provide Less Rate of Interest On Home Loan



DATA INTERPRETATION :-

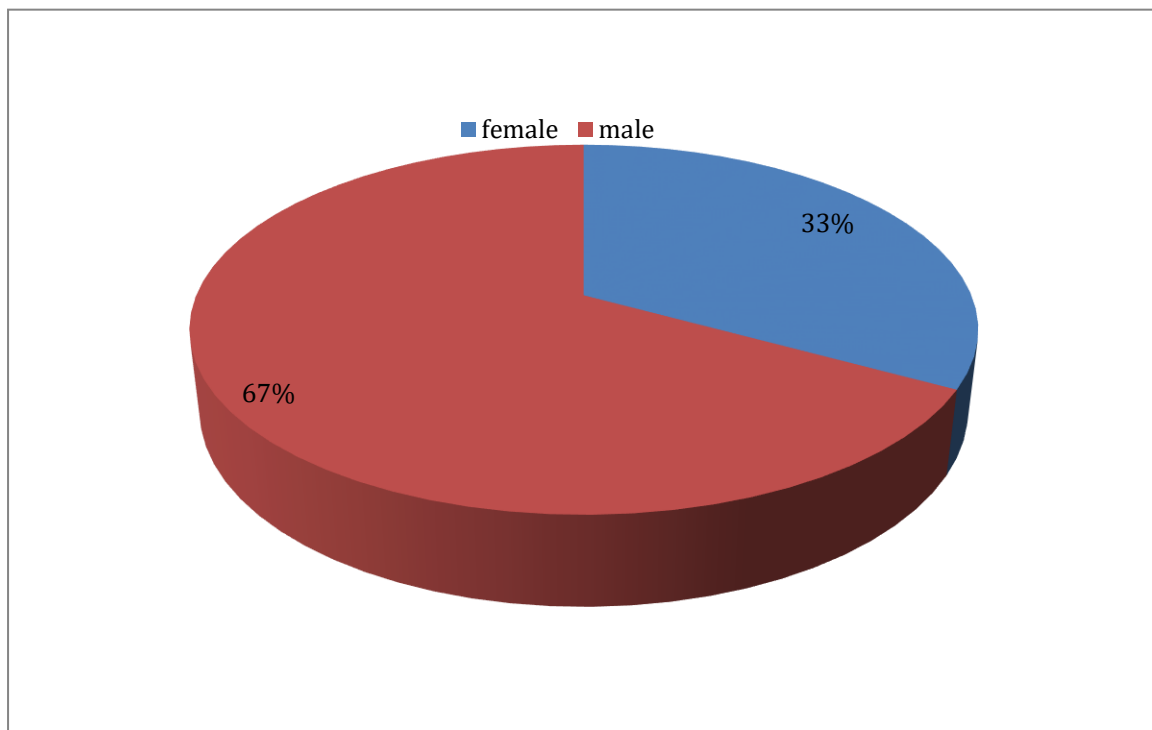
According to above diagram, we can see 51% people say bajaj finance will provide less rate of interest on home loan. 25% people say bajaj finance will provide less rate of interest on home loan. 12% people say bajaj finance will provide less rate of interest on home loan. 12% people say bajaj finance will provide less rate of interest on home loan.

Q 5) who will take maximum home loan?

FEMALE	MALE	TOTAL
33	67	100%

GRAPH NO. 8

BELOW GRAPH SHOWS THAT who will take maximum home loan



DATA INTERPRETATION :-

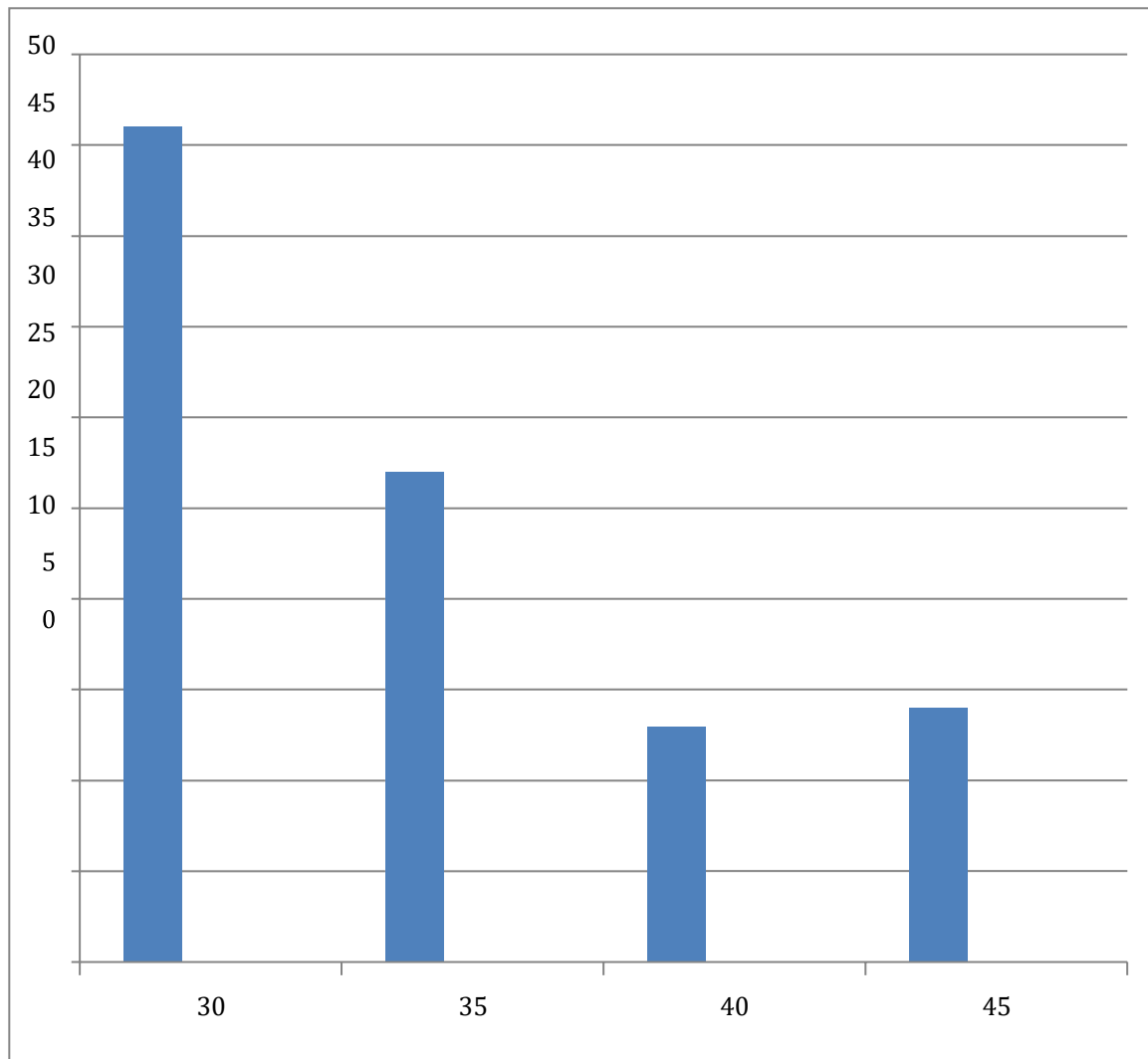
According To Above Diagram, We Can See 33 % Female Will Take Home Loan .67 % male Will Take Maximum Home Loan .

Q 6) HOW MUCH AGE IS REQUIRED FOR HOME LOAN ?

30 YEAR	35 YEAR	40 YEAR	45 YEAR	TOTAL
46	27	13	14	100

GRAPH NO. 9

BELOW GRAPH SHOWS THAT HOW MUCH AGE IS REQUIRED FOR HOME LOAN



DATA INTERPRETATION :-

According To Above Diagram, We Can See 46 People Say 30 Age Is Required For Home Loan.

27 People Say 35 Age Is Required For Home Loan.13 People Say 40 Age Is Required For Home Loan.14 People Say 45 Age Is Required For Home Loan.

**Q 7) WHICH BANK WILL PROVIDE LOAN EASILY WITHOUT
MAXIMUM PAPER WORKS?**

Bajaj Finance	SBI	HDFC	ICICI	Total
41	25	13	21	100

DATA INTERPRETATION :-

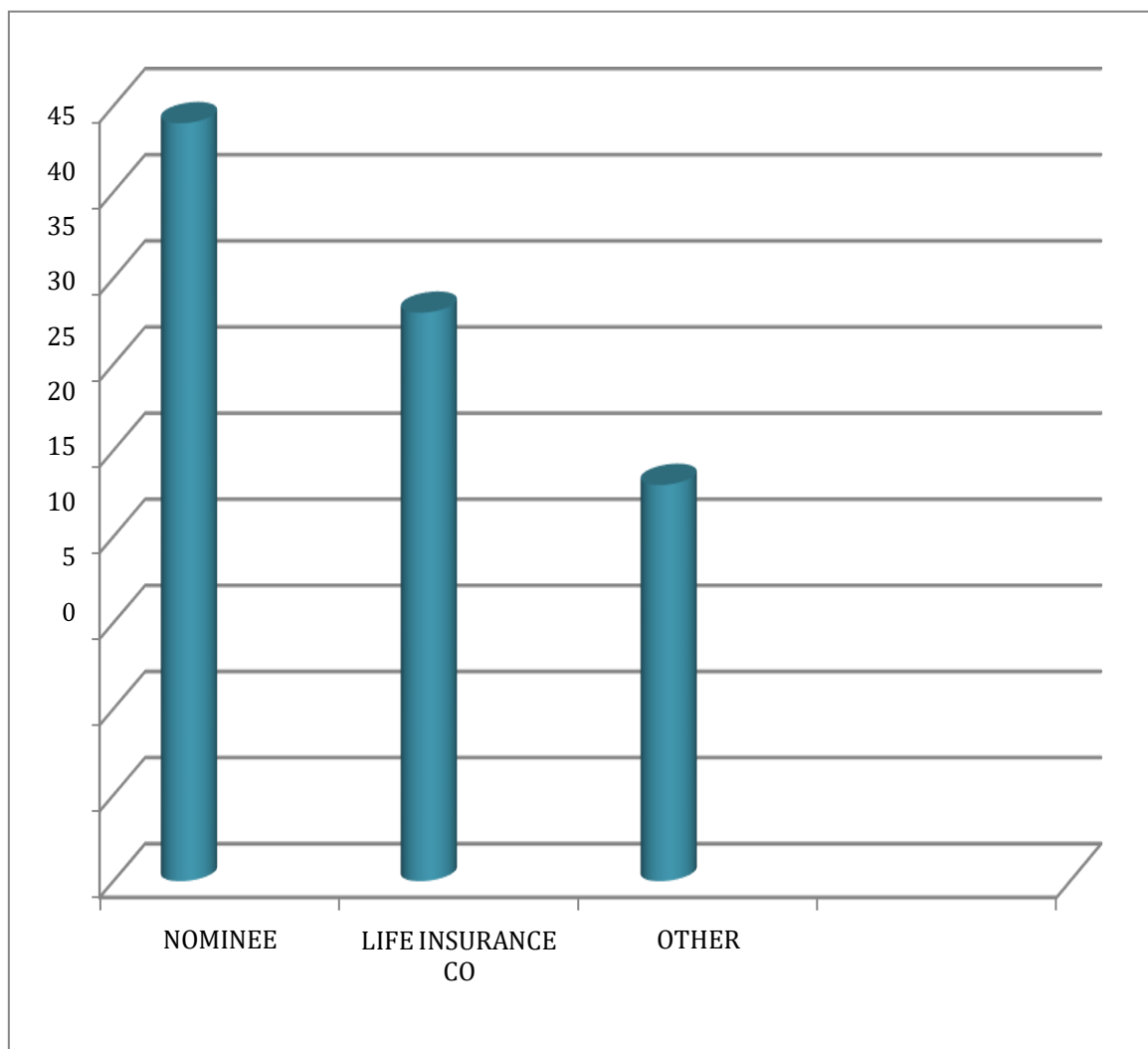
According to above diagram, we can see 41% respondent say bajaj finance will provide loan easily without maximum paper works.25% respondent say sbi bank will provide loan easily without maximum paper works.13% respondent say sbi bank will provide loan easily without maximum paper works.21% respondent say sbi bank will provide loan easily without maximum paper works.

Q 8) IN CAS EOF CUSTOMER DEATH WHO WILL PAY THE LOANAMOUNT?

NOMINEE	LIFE INSURANCE CO	OTHER	TOTAL
44	33	23	100

GRAPH NO. 11

BELOW GRAPH SHOWS IN CASE OF CUSTOMER DEATH WHOWILL PAY THE LOAN AMOUNT



DATA INTERPRETATION :-

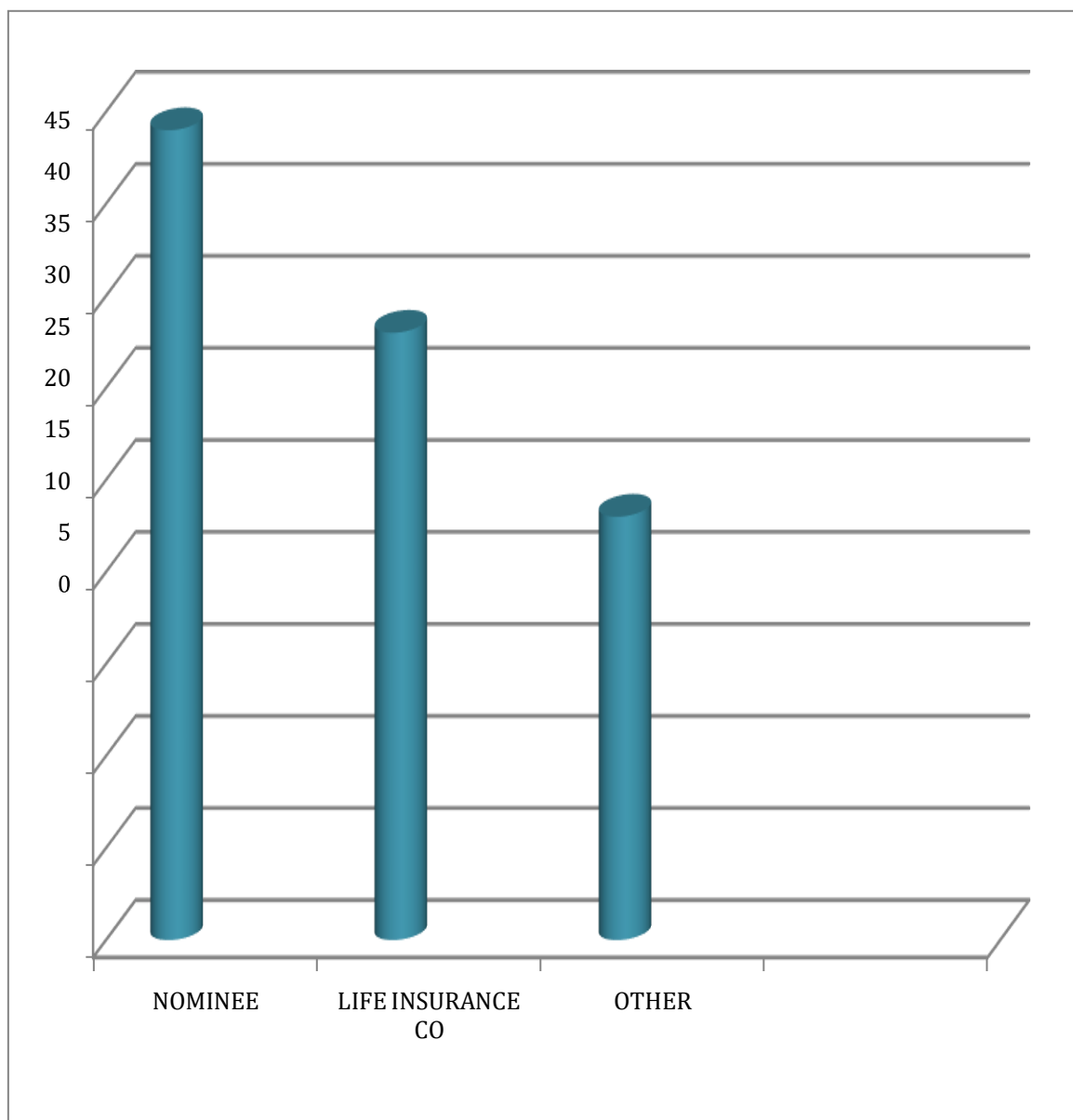
According to above diagram, we can see 44 %people say in case of customer deathnominee will pay the loan amount.33%people say in case of customer death lifr insurance company will pay the loan amount.23%people say in case of customer death other will pay the loan amount.

Q 9) IN CAS EOF CUSTOMER DEATH WHO WILL PAY THE LOANAMOUNT?

NOMINEE	LIFE INSURANCE CO	OTHER	TOTAL
44	33	23	100

GRAPH NO. 11

BELOW GRAPH SHOWS IN CASE OF CUSTOMER DEATH WHOWILL PAY THE LOAN AMOUNT



DATA INTERPRETATION :-

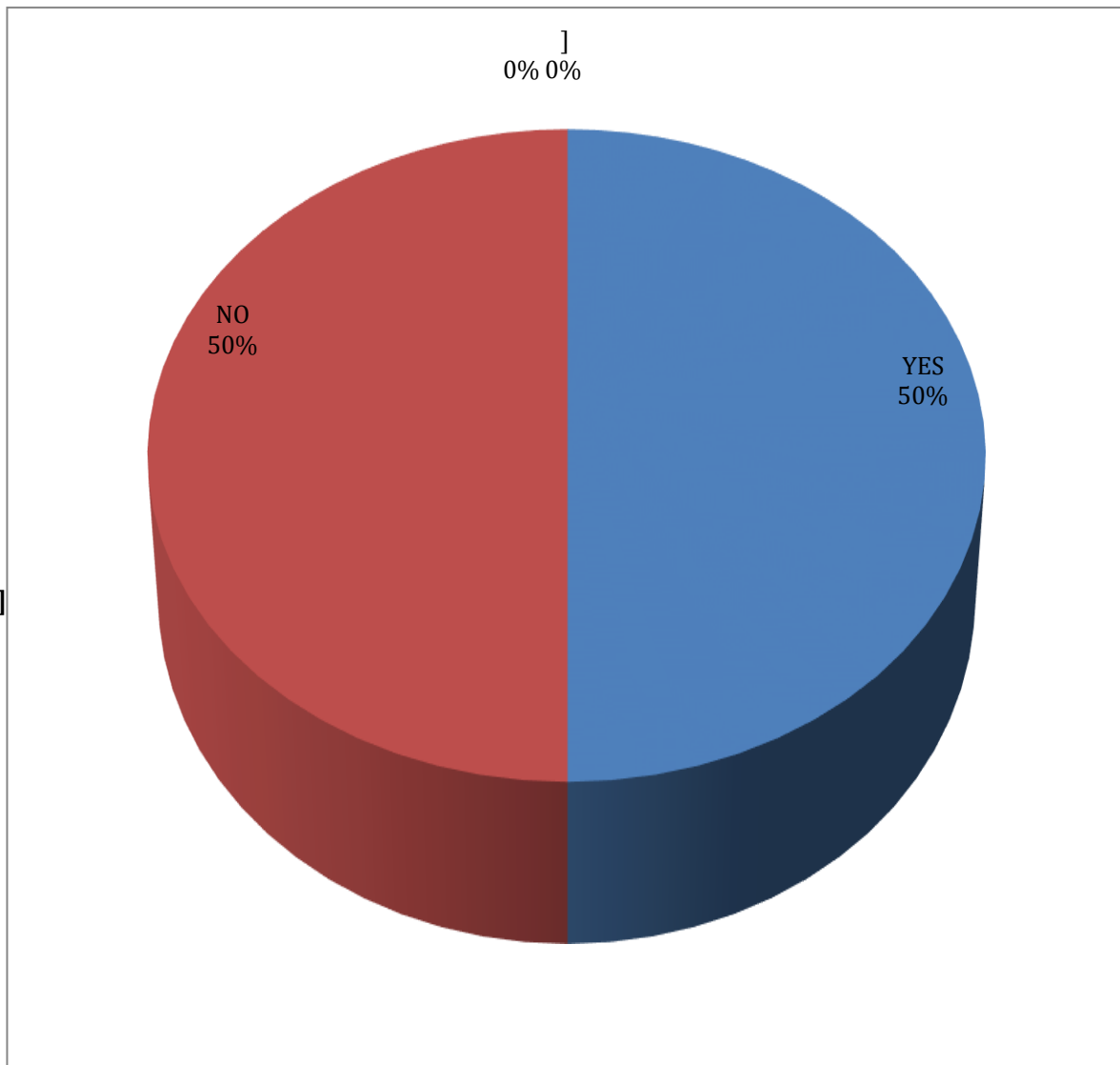
According to above diagram, we can see 44 %people say in case of customer deathnominee will pay the loan amount.33%people say in case of customer death lifr insurance company will pay the loan amount.23%people say in case of customer death other will pay the loan amount.

Q10) IF YOU TAKE HOME LOAN IS IT POSSIBLE TO PREVENT ORREDUCE PROPERTY TAX?

YES	NO	TOTAL
50	50	100

GRAPH NO. 13

BELOW GRAPH SHOWS IF YOU TAKE HOME LOAN IS IT POSSIBLE TO PREVENT OR REDUCE PROPERTY TAX.



DATA INTERPRETATION :-

According to above diagram, we can see 50% people say if you take home loan is it possible to prevent or reduce property tax. and 50% people can't say if you take home loan is it possible to prevent or reduce property tax.

CHAPTER-4

CONCLUSION

CONCLUSION

This study titled “ A study on home loan provide by bajaj finance in thane ” enables the HOME LOAN to understand how consumer’s perception differs from person to person. How a consumer selects, organizes and interprets the service quality and the product quality of different home loan Policies, offered by various banks. The response of the home loan has been very positive and within a short span on time, the Indian banking market scenario has seen a perceptible change in terms of improved customer service benchmarks and introduction of innovative and tailors made products.

The new products that have been introduced by the companies have certain innovative features in terms of better customer services and also wider covers. This has given customer ample choice to select products.

This paper is a combination of both theoretical and practical knowledge. This research has been undertaken to study the Role of Bajaj Finserv Ltd. in promoting financial inclusion in Coimbatore district. The main objective of the study is to examine and analyze the steps taken in present financial inclusion and to suggest the possible ways in combating the financial exclusions.

It is concluded from the results of this study that Bajaj Finserv Ltd. being a popular financial institution is used by a wide range of customers for gold loan. Most of the customers have been widely benefited in achieving their goals from Bajaj finance. This study suggests that Bajaj finance has to decrease the rate of interest for loans they lend and has to improve on their marketing strategies as most of their customers are unaware of their schemes in detail. This study suggests that Bajaj finance has to focus on bringing attractive schemes especially for women empowerment which also helps in developing the society.

CHAPTER-5

WEBILOGRAPHY

WEBIOGRAPHY

- <https://bajajfinserv.in>
- <https://www.google.com/amp/s/.com>
- http://www.yourarticlelibrary.com/home_loan/,in
- <https://www.economicstime.com>
- <https://www.myloancare.in.com>
- <https://www.bankbazaar.com>

CHAPTER-6 FINDING

FINDINGS

- a.** Majority of peoples plan to take home loan.
- b.** Majority of peoples have regular source of income.
- c.** 90 % funding does bank provide on home loan.
- d.** 7.5 % rate of interest does bank charge.
- e.** Bajaj finance will provide less rate of interest.
- f.** Male will take maximum home loan.
- g.** Bajaj finance will provide loan easily without maximum paper works.
- h.** Incase of customer death nominee will pay the loan amt.
- i.** 780 will be your cibil score to apply for home loan.

CHAPTER -7 ANNEXURE

Annexure

“A study on home loan provide by bajaj finance in thane”

Name of respondent: _____

Questionnaires

Age: _____

Qualifications:

- a) Below hsc
- b) Hsc
- c) Graduate
- d) Postgraduate

Occupations:

- a) Students
- b) Professional
- c) Employee
- d) self employee
- e) Retired

Q 1) Are You Planning To Take Home Loan ?

- a) Yes
- b) No

Q 2) DO YOU HAVE A REGULAR SOURCE OF INCOME?

- a) Yes
- b) no

Q 3) How Much Funding Does Bank Provide For Home Loan?

- a) 90%
- b) 85%
- c) 80%
- d) 75%

Q 4) How Much Rate Of Interest Does Bank Charges On Home Loan?

- a) 8.00

- b) 7.50
- c) 7.00
- d) 6.50

Q 5) Which Bank Will Provide Less Rate Of Interest On Home Loan?

- a) Bajaj finance
- b) Sbi
- c) Hdfc
- d) icici

Q 6) who will take maximum home loan?

- a) Female
- b) male

Q 7) HOW MUCH AGE IS REQUIRED FOR HOME LOAN ?

- a) 30 year
- b) 35 year
- c) 40 year
- d) 45 year

Q 8) WHICH BANK WILL PROVIDE LOAN EASILY WITHOUT MAXIMUM PAPER WORKS?

- a) Bajaj finance
- b) Sbi
- c) Hdfc
- d) Icici

Q 9) IN CAS EOF CUSTOMER DEATH WHO WILL PAY THE LOANAMOUNT?

- a) Nominee
- b) Life insurance company
- c) Other

Q 10) WHAT SHOULD BE YOUR CIBIL SCORE TO APPLY FORHOME LOAN?

- a) 750
- b) 780
- c) 800

d) 850

Q11) IF YOU TAKE HOME LOAN IS IT POSSIBLE TO PREVENT OR REDUCE PROPERTY TAX?

a) Yes

b) No