



Easy Lending Against Securities



FULLY DIGITAL LOAN AGAINST SECURITIES FOR RETAIL CUSTOMERS

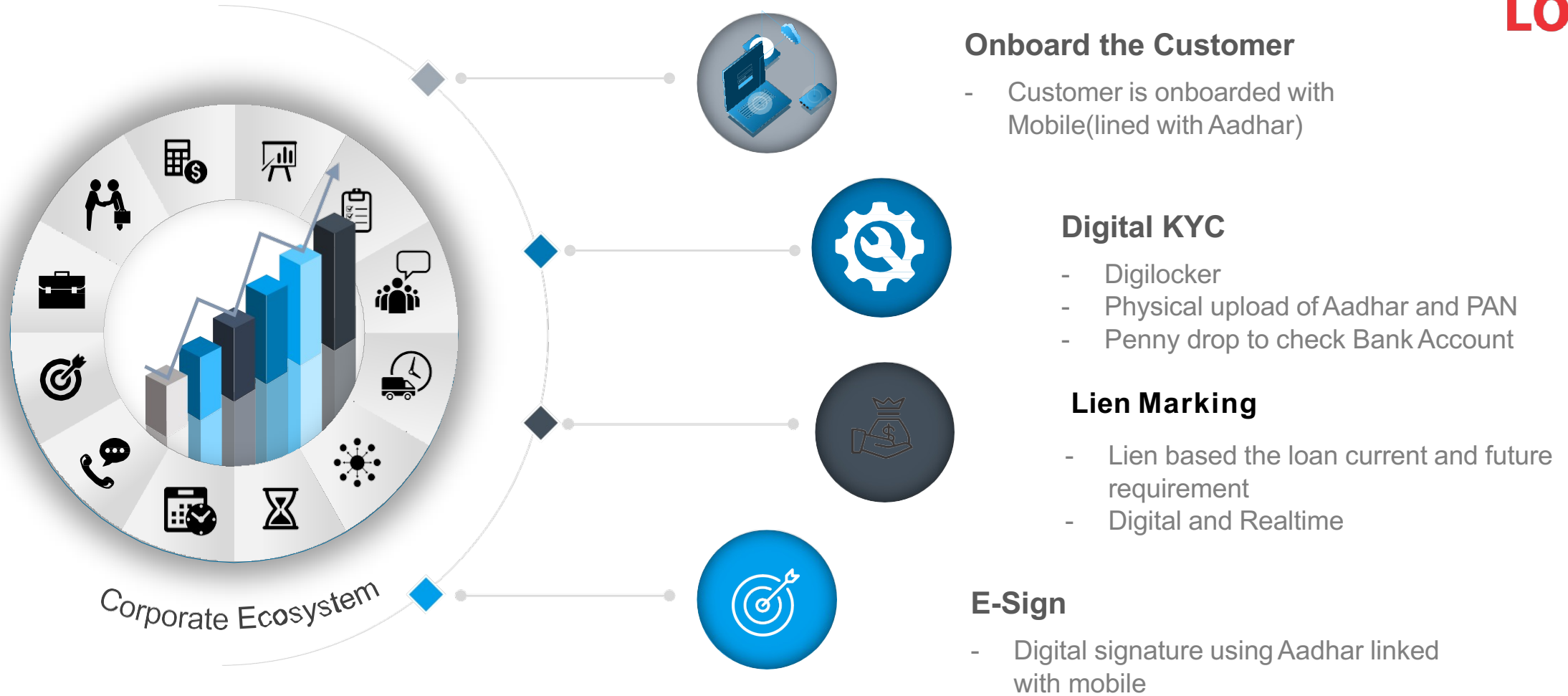
- Paper and manual
- Takes 4 to 14 days
- Higher amount
- EMI's
- Prepayment Penalty



- Fully 100% digital
- Within few hours
- From Rs 15,000 to 1cr
- Interest Only
- Prepay Anytime

Abhi Loans is a product of KNAB Finance Advisors, a NBFC registered with RBI

4 Step Process Flow – Single Login, 100% Digital



Who is eligible for a loan?

- Any person who have Shares, Mutual Funds or Bonds
- Shares, Mutual Funds and Bonds in DMAT account
- Mutual Funds in DMAT form with RTA as CAMS and Kfintech
- Mutual Funds in physical form

Exception:

- ELSS Mutual Funds are not eligible for loan

How much loan a customer can get?

→ FOR SHARES

- LTV of 60 % for NSE 50 Shares
- LTV of 50 % for 600 Other Shares

→ FOR MUTUAL FUND

- LTV of 75 % for Debt Mutual Funds
- LTV of 65 % for Equity Mutual Funds

→ FOR BONDS

- LTV of 65 % for Bonds

LTV Breach Call

- Example: Share Price Goes Down, LTV Goes Up
 - Initial LTV: 65%
 - 65% → 75%: Only Customer Communication On Daily Basis
 - 75% → Notice For Cash Top Up/ Additional Pledge
 - 3 Notices For Additional Pledge Followed By:
 - Notice To Sale
 - Invocation Of Pledge
 - If LTV Goes To 85% Then Pledge Invocation Happens Automatically

- Example: LTV Goes Down
 - 65% → 55%: Only Customer Communication On Daily Basis
 - Less Than 55%: Additional Credit Limit Offered

Product Information

- Minimum Amount: Rs. 15,000
- Maximum Amount: Rs. 1 cr
- Tenure: 1 year with Auto Renewal
- Unlien After Full Settlement: Within 24 hours
- Client Can Sell Part Of The Securities By Prepaying Partially
- Rate Of Interest: Starting from 8% (Flat) to 16%
- Type Of Facility: Overdraft & Term Loan

Customer Cash Burden

→ **When Client Is Paying Principal + Interest**

● *Example*

Ex 1-loan Amount Rs 100000 With 8% (Flat) Interest The EMI Will Come To Rs 9000/Month

**Reduction in monthly cash outflow
~ Rs. 7666 per month**

A diagram consisting of a dashed line with a red arrow pointing upwards and to the right, and a blue arrow pointing downwards and to the left, indicating a reduction in cash outflow.

→ **When Client Is Paying Only Interest**

Ex 1-loan Amount Rs 100000 With 16% Interest The EMI Will Come To Rs 1334/Month

- Customer Can Prepay Principal Amount Any Time Without Prepayment Charges.



CHARGES

Processing fees: 2.00% of principal amount or Rs.1000 (whichever is higher) and applicable taxes.

Pre-payment Charges: Zero (Nil)

Late payment charges: Bounce charges as per agreement

Penal Charges : 2 % on the total loan outstanding

Benefits of taking loans from **ABHILOANS**

- Save **Long Term And Short Term Capital Gain Taxes**
- **Immediate Liquidity**
- Can Use As **Line Of Credit** [OD] – Withdraw As And When Needed
- **No CIBIL Check**
- Disbursal Within 4 Hours After Agreement.
- 50% refund on processing fees, if not disbursed within 4 hours
- No Pre-payment Charges
- Minimal Monthly Burden