

Loan Against Mutual Funds – LAMF Interest Rates and Eligibility

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LAMF- Loan Against Mutual Funds

Don't sell your Mutual Funds for financial needs! Avail a Loan Against Mutual Funds instead.

Get the Loan as an Overdraft

Pay interest only on the utilised amount and only for the utilised period

Get High Loan-to-Value (LTV) ratio

Loan is given against approved Equity and Debt Mutual Funds that are registered with CAMS (Computer Ag

APPLY NOW

Reason To Choose ICICI Bank For Loan Against Mutual Funds

Loan Value

In case of Equity Mutual Funds, loan up to 50% of the Net Asset Value (NAV) with a maximum limit of Rs. 20

Exclusive facility

The facility is available exclusively for select ICICI Bank account holders having Mutual Fund holdings in ind

Long-term retention

Long-term retention of Mutual Funds portfolio without liquidation.

Interest rate

Interest is charged only on the utilised amount and for the utilised time period.

Disbursement

End-to-end paperless disbursement.

Loan Amount

Maximum loan of Rs. 20 lakh and Rs. 1 crore can be availed for Equity and Debt Mutual Funds respectively.

Steps to apply for digital Loan

Against Mutual Funds

Internet Banking

iMobile

01.

Log into Internet Banking

02.

Go to: Cards & Loans > Loans > Loan Against Mutual Funds

03.

Select the type of Mutual Fund for lien marking

04.

Enter additional information and provide FATCA details

05.

Calculate your final Loan amount

06.

Access funds through your new Overdraft Account.

LOGIN TO INTERNET BANKING

01.

Log into iMobile

02.

Go to: Get Instant Loans / Offers > Loan Against Mutual Funds

03.

Select the type of Mutual Fund for lien marking

04.

Enter additional information and provide FATCA details

05.

Calculate your final Loan amount

06.

Access funds through your new Overdraft Account.

LOGIN TO IMOBILE PAY

Advantages of Loan Against Mutual Funds (MF)

Here are a few advantages of availing a Loan Against Mutual Funds:

High Loan-to-Value (LTV) ratio:

If you take a Loan against Equity Mutual Funds, you can get up to 50% of the Net Asset Value (NAV) as the

Convenient and easy access to funds:

A major advantage of availing a

Loan against Mutual Funds

is the convenience and easy access to funds. You can instantly pledge your Mutual Fund units to activate the

Low interest payment:

The interest rate on these loans is attractive, significantly reducing the interest amount and the total loan cost

No fund liquidation required:

One of the biggest advantages of taking a Loan Against Mutual Funds is that you don't need to liquidate your

Capital appreciation:

Investors opting for Loan Against Mutual Funds can enjoy potential capital appreciation of Mutual Funds while

Eligibility Criteria, Documents Required and Interest Rates

Eligibility for Loan Against Mutual Funds

Age: 18 - 75 years

Contact Information: A working mobile number and e-mail ID

Equity Mutual Funds: Only individual applicants qualify. Partnerships, Corporations and HUFs are not eligible



Debt Mutual Funds: Available to Partnerships, Single Proprietors, Businesses, HUFs, and Individuals

Approval: Dependent on credit evaluation and whether Mutual Fund is part of ICICI Bank's approved list of MFs

Documents Required

Recent passport-sized photograph

Aadhar Card, Passport, Driving License or Voter ID as Address Proof

PAN Card for identification

Signature verification (PAN Card, Passport or Banker's verification)

Original Mutual Fund / Demat holding statement

Bank cheque for processing

For non-individuals, standard KYC documents and financial statements such as audited Balance Sheets or Income Tax Returns

Digital Loan Against Mutual Funds is also available for select customers. The entire process is online, with no physical documents required.

Interest rates and charges

When you avail of a Loan Against Mutual Funds, you get an Overdraft facility up to a certain amount as per the credit limit.

Description

Charges

Interest Rate

10.75% - 11.75% per annum

Processing Charges (Non-Refundable)

Up to 2% of the borrowed amount

Renewal Charges (Non-Refundable)

■ 2,500 per annum (plus GST)

Sale of Securities (on Customer's Request)

■ 5,000 plus applicable taxes and brokerage

Penal Charges (Delay / Default)

5% of the withdrawn amount per annum (plus taxes)

Notes:

The specific interest rate applicable to a customer is dependent on the segment and asset category.

ICICI Bank reserves the right to revise the Rate of Interest and Processing Fee from time to time, at its sole discretion.

READ MORE

Loan Against Mutual Funds (MF) FAQs

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|

COLLAPSE ALL

What is the tenure of a Loan Against Mutual Funds?

ICICI Bank Digital Loan Against Mutual Funds (MF) provides a loan repayment tenure of one year with the option to extend.

Which funds are accepted under a Loan Against Mutual Funds?

The Mutual Funds present in ICICI Bank's

approved list of Mutual Funds

are accepted.

When will I receive the funds after applying for a Loan Against Mutual Funds?

Once

your loan is sanctioned and the Mutual Funds are lien marked/pledged in favour of the Bank, the credit limit is released.

What happens when my Mutual Fund price drops?

If your Mutual Fund price drops then your overall credit limit may decrease, which in some cases may lead to a partial foreclosure.

When can I release my Mutual Funds?

You can release your Mutual Funds after repaying the amount which is due to the Bank or if you have a surplus in your account.

Is it possible to make a part prepayment/foreclosure before the end of the loan tenure?

Yes,

you can make a part prepayment of the amount utilised from the limit anytime, without incurring any charges

What is the frequency of interest payments?

Interest is calculated on the daily outstanding balance and will be debited/charged to the LAS Account on the 1<sup>st</sup> working day of every month for the entire interest period.

Is my interest applicable to the entire loan limit?

Since it is an Overdraft facility, the

interest is applicable only on the limit utilised and for the number of days it is utilised.

Can I take a loan against my Mutual Fund investments?

Yes, ICICI Bank offers loans secured by Mutual Funds. You can apply online for this loan.

What is the interest rate of Loan Against Mutual Funds?

The rate is 10.75% - 11.75% per annum if you take a Loan Against Mutual Funds from ICICI Bank.

What amount can I get as a loan against my Mutual Fund units' market value?

You can borrow up to 50% of the Net Asset Value (NAV) of the pledged Mutual Funds.

Note:

The minimum loan amount is ■ 50,000.

The maximum loan amount is ■ 20 lakh for Equity Mutual Funds

For digital applications for a Loan against Debt Mutual Funds, the maximum loan limit is ■ 1 crore. For branch applications, the limit is ■ 50 lakh.

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