

BHANIX and CASHe

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AGENDA OF BHANIX

- What is Bhanix
- Young Professional's expectations and Motto of CASHe
- About product CASHe
- Features of CASHe
- CASHe tenure
- CASHe Loan Eligibility
- Documents required for loan to get disbursed
- FAQs of CASHe

AGENDA of CASHe

- About CASHe
- How loan is disbursed and why CASHe does this
- About CASHe team
- What should a customer expect from CASHe as a responsible lender
- What does CASHe expects from a borrower
- What is SLQ
- Four easy steps to get SLQ score

WHAT IS BHANIX



BHANIX FINANCE AND
INVESTMENT LIMITED

- Non-banking financial institution
- Incorporated on March 15th, 1996
- Leading short term unsecured personal loan giving institution
- Technology used - CASHe

YOUNG PROFESSIONAL'S EXPECTATIONS AND CASHe MOTTO

- quick time – loan disbursements
- Unsecured personal loan
- trustworthy lender
- Motto – provide excellent products to customers



ABOUT PRODUCT CASHe

- Loan approval – 10 minutes or less
- Thorough documentation
- Interest rate - from 2.25%
- Loan amount - Rs.1,000 to Rs.4,00,000
- Tenure is 3,6,9 months, 1 year and 1 ½ year
- Gives short term personal loans
- No physical interaction happens



FEATURES OF CASHe

- Application – any number of times
- Need not resubmit documents
- Loan approval – 10 minutes
- More than 1,50,000 customers enjoying CASHe

CASHe TENURE

- **CASHe 90**

Tenure	3 months
Rate of interest	2.5% per month (30.42% per annum)
Processing fee	Rs.85.00 for Rs.0. to Rs.5,999 loan
	Rs.500.00 for Rs.6000 to Rs.33,333 loan
	1.50% of the loan amount for Rs.33,334.00 - Rs. 9,99,999.00
Minimum salary eligibility	Rs.12,000
Minimum loan	Rs.1000
Maximum loan	Rs.1,00,000

CASHe TENURE

- **CASHe 180**

Tenure	6 months
Rate of interest	2.40% P.M (29.20% p.a.)
Processing fee	Rs.1200 or 2% of the loan amount whichever is higher
Minimum salary eligibility	Rs. 20,000
Minimum loan	Rs. 25,000
Maximum loan	Rs. 2,00,000

CASHe TENURE

- **CASHe 270**

Tenure	9 months
Rate of interest	2.25% P.M (27.38% p.a.)
Processing fee	Rs.1200 or 2% of the loan amount whichever is higher
Minimum salary eligibility	Rs. 25,000
Minimum loan	Rs. 50,000
Maximum loan	Rs. 2,50,000

CASHe TENURE

- **CASHe 360**

Tenure	12 months
Rate of interest	2.25% P.M (27.38% p.a.)
Processing fee	Rs.1200 or 2% of the loan amount whichever is higher
Minimum salary eligibility	Rs. 40,000
Minimum loan	Rs. 75,000
Maximum loan	Rs. 3,00,000

CASHe TENURE

- CASHe 540

Tenure	18 months
Rate of interest	2.25% P.M (27.38% p.a.)
Processing fee	Rs.1000 or 3% of the loan amount whichever is higher
Minimum salary eligibility	Rs. 50,000
Minimum loan	Rs. 1,25,000
Maximum loan	Rs. 4,00,000

CASHe LOAN ELIGIBILITY

- For salaried professionals only
- Minimum salary - Rs.12,000
- Documents uploaded should be correct
- Borrower should have
 - Google,
 - LinkedIn
 - social media account

DOCUMENTS REQUIRED FOR LOAN TO GET SANCTIONED

- One clear selfie of borrower
 - PAN card soft copy
 - For address proof either
 - Aadhar card
 - Driving license
 - Voter ID
 - Utility bills
 - Gas bill (not more than 2 months)
- To be uploaded

DOCUMENTS REQUIRED FOR LOAN TO GET SANCTIONED cond.

- Salary slip
- Bank name
- Name of borrower in the bank
- IFSC code

FAQs OF CASHe

- **What is RBI EMI moratorium scheme?**

Postponement of EMI to next 6 months

- **Does Bhanix provides Moratorium to its borrowers?**

Yes, Bhanix is offering

- **Does moratorium scheme cover both principal and interest payment?**

Yes, it covers both

- **Do I need to pay EMI during EMI moratorium period?**

No. You need not. Revised EMI will be generated after moratorium period

- **Is the EMI waived off during the moratorium?**

No. The EMI is not waived off. It is postponed and a revised EMI will be generated after moratorium period.

How loan is disbursed and why CASHe does this

- Uses AI-based unique credit scoring system
- Evaluates eligibility of borrower
- Having smartphone is a must
- No credit history required by borrower
- Many salaried professionals – no credit history

CASHe Team

Founder and Chairman	Mr V Raman Kumar
Jogindhar Rana	Vice Chairman and Managing Director
Dhruv Jain	Chief Executive Officer
Yashoraj Tyagi	Chief Technology Officer and Chief Business Officer
Pushpindar Kaur	Head of Operations
Prateek Saxena	Head strategy, Chief of Staff
Anamika Chattergie	Head, customer journey
Komal Chheda	Head growth strategic Alliances & Partnerships
Deepak Nair	Head communications
Nitasha Nandrajog	Head of Human Resources

WHAT SHOULD A CUSTOMER EXPECT FROM CASHe AS A RESPONSIBLE LENDER

- Fraud practices - strictly prohibited.
- Customer information – not misused
- Products showcased in fair and clear manner.
- CASHe's FAQs are easy to understand.
- CASHe clears customer queries in a clear manner.

WHAT DOES CASHe EXPECT FROM THE BORROWER

- Correct documents needed.
- Customer must understand CASHe terms and conditions.
- Make sure customer maintains timely repayments.

WHAT IS SLQ

- Stands for Social Loan Quotient
- Unique credit scoring system
- Used to evaluate eligibility of customer
- The score ranges from 0 to 995.
- The higher the score, the lower chances to get into defaulter state.
- This system distinguishes good borrowers from bad borrowers.

FOUR EASILY STEPS TO GET SLQ SCORE

- Download the CASHe app
- Fill up the personal details
- Submit KYC documents
- Know your SLQ score in seconds.

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Thank You