

DHANAYOGA

Value driven Wealth

[www.dhanayo.ga](http://www.dhanayo.ga)

# Dhan LAP

Loan Against Portfolio (LAP)

DHANAYOGA

Value driven Wealth

[www.dhanayo.ga](http://www.dhanayo.ga)

# Dhan LAP

- Get **Instant Loan** against your existing Portfolio of Financial Assets (Stocks, MFs, Insurance Policies)
- In Less than 30 minutes & 100% Digitally



# What We Offer

- **DhanLAP** enables you to digitally leverage your financial assets for **emergency, short term** and **medium term** needs
- **DhanLAP** provides quick access to credit (loan) in **less than 30 minutes** by analyzing your mutual fund assets and providing an optimal way to leverage it
- **Ease of Use: DhanLAP** is an **end-to-end online** process. It is like using any other digital site / app (ecommerce, banking, ...)
- **Simplified: DhanLAP** is designed to simplify the process of lien marking and co-ordination between Mutual Fund Companies, Registrars KFinTech / CAMS and Banks - 100% online



# Why DhanLAP

- **Faster Disbursal – DhanLAP** enables retail investors to avail loan against Mutual Funds in **less than 30 minutes**. In the offline world it takes 3 to 10 days
- **Pay only for what you use: DhanLAP** provides **credit limit / overdraft** (Virtual and Physical Card) facility. Investor can use the money as they wish and **pay only for the availed loan amount**
- **Leverage your Assets:** You **do not have to redeem their Mutual Fund Investments** for meeting **Short to Medium term** needs. You can avail DhanLAP and **yet keep the investments growing**.
- **Net Gain:** Since there is **no redemption of the Mutual Fund portfolio**, your investments continue to grow at superior rates of return (e.g, 12% to 15% p.a for Equity MFs), even as you pay-off the loan taken at comparatively lower interest rate. **Have the Cake and Eat it too!!**



# Benefits to you

- Your **wealth portfolio continues to grow** during the loan tenure
- **No Long-Term Capital Gains (LTCG) / No Exit load charges**, as the assets do not get redeemed
- Instead of holding liquid funds for emergency needs, you can switch part or full liquid funds allocation to Equity funds and avail **DhanLAP**. This can result in **7% to 12% p.a EXTRA returns!!**
- **No need to open any DEMAT Account or new Bank Account**
- **Low Cost + Highest Convenience** - Totally digital, end-to-end, hence low cost and most convenient
- **Most Transparent** – You will be able to see the entire loan process and post loan stages (payments) totally online with ease
- **Differentiated Offering** - First of its kind in India – Integrated digitally across all mutual funds, any bank and Financial Institution
- **No Restriction of MFs** – All Equity fund schemes without lock in periods are allowed

DHANAYOGA

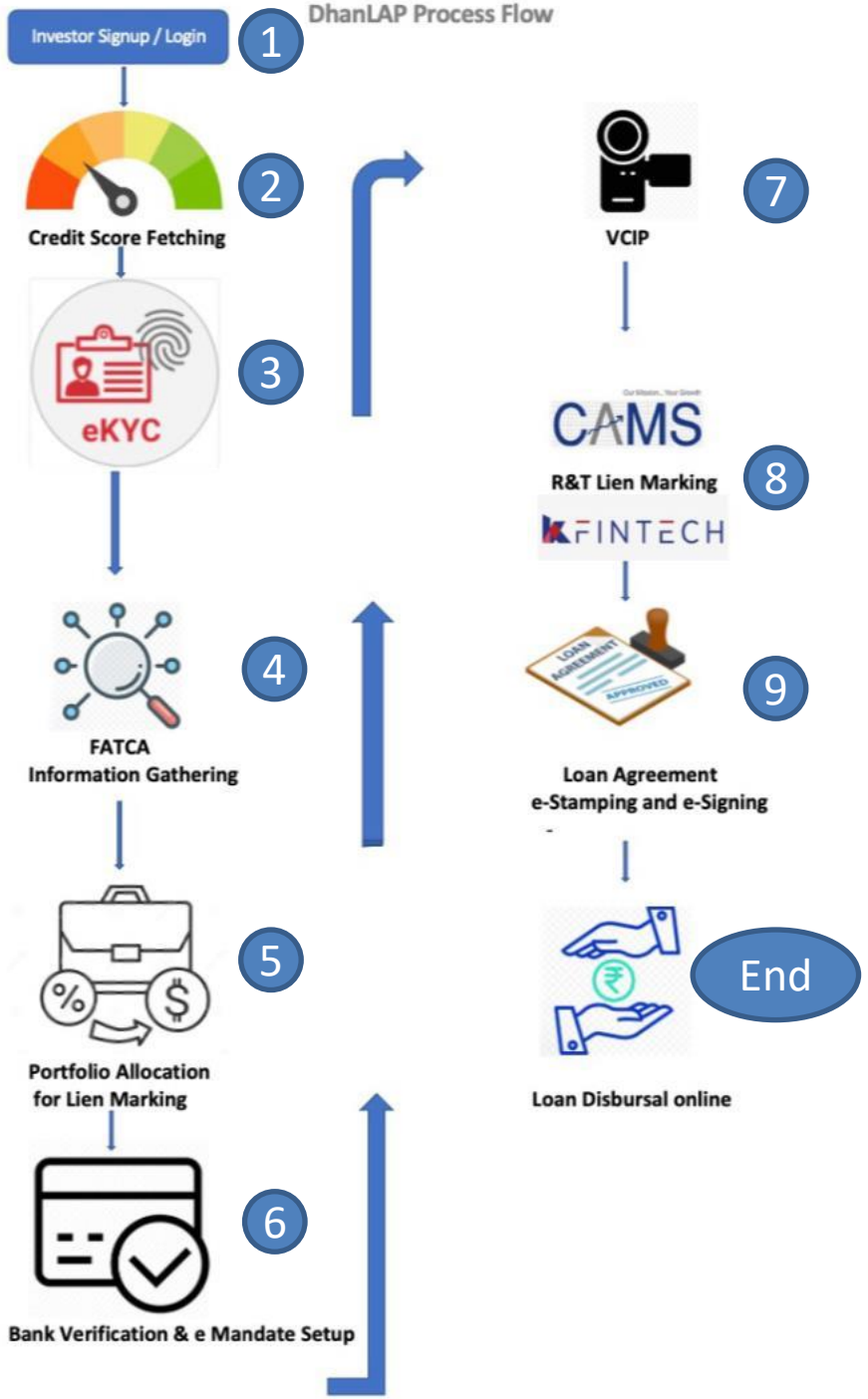
Value driven Wealth

[www.dhanayo.ga](http://www.dhanayo.ga)

# Process



DhanLAP Process Flow



# Process



# Prerequisites

- Your Mobile number specified in the consolidated account statement should be active since SMS will be sent from CAMS & KFintech to that mobile number for validation
- Your mobile number linked with Aadhar should be active since SMS will be sent to that Number for validation and E-Sign
- You should be in position to attend the Video call verification for 30 seconds at time of loan application (or) at a date/time slot you may schedule as per your convenience





# Charges

- Loan Interest Rate- 11 % p.a\*
- EMI or Balloon Payment - For EMI, Interest is calculated on reducing balance
- Processing fee – 1% of Credit (or) Overdraft limit approved
- CAMS & KFinTech – Lien marking charges Rs.800
- Stamp Duty charges – Rs.20

\* *Loan Interest Rate may change in future, depending on money supply and interest rate conditions in the economy*  
*EMI Payment – You pay EMI Monthly which is a combination of interest & part of principal amount*  
*Balloon Payment – You pay only interest amount monthly & settle Principal in full with the last instalment*



# Details

## EMI Repayment

Loan Amount: Rs. 5 lakhs  
Interest Rate: 11%  
Period: 24 months  
Total Amount Paid: Rs. 5,59,294  
Total Interest Paid: Rs. 59, 294

## Balloon Repayment

Loan Amount: Rs. 5 lakhs  
Interest Rate: 11%  
Period: 24 months  
Total Amount Paid: Rs. 6,10,000  
Total Interest Paid: Rs. 1,10,000



# Invoke Scenarios

- Invoke – Clients Mutual Fund Units will be redeemed and loan will be closed if:

- **Value decreases**

Value of the Lien Marked Units	Action
Less than 90%	First email warning
Less than 80%	Second email warning
Less than 75%	Units will be invoked and loan settled

- **Loan Installment Payment Failure**

Installment Failure	Action
First time installment fails	Email sent intimating deduction in 3 days
Second time install failure (after 3 days)	Notice sent for payment of installment
Seven days since notice of payment	Units will be invoked and loan settled



## Contact

M: +91 98840 83363

E: [enquiry@dhanayo.ga](mailto:enquiry@dhanayo.ga)

W: [www.dhanayo.ga/dhanlap.html](http://www.dhanayo.ga/dhanlap.html)

**Apply now**