

NJ Capital LAS Term Loan

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Why do we invest ?



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Reasons for Investments

Wealth Creation

Achieve financial goals like Child Education & Marriage

Retirement

Fulfill Aspirations of Life



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There are few events in life where we need money for short term

Life Events Like :

Hospitalization

Buying a Car,TV,Bike, etc

Home Renovation

Family Tour

Emergency



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What we generally do ??

We redeem our investments to fulfill our short term needs

Is this the right decision ??



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No.....No.....

We miss Wealth Creation and Goal achievement opportunity

Miss out Reinvestment opportunity



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Is there any solution where we stay invested and still fulfill our short term financial needs ?



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Loan Against Securities

Get Loan against your investments in Mutual fund & Stocks



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NJ LAS Term Loan

Loan Amount : Rs.1,00,000/-

Tenure (in months)	Monthly EMI (Rs.)	Processing Fees(Rs.) (Inclusive of applicable taxes)	Documentation Charges (Rs.) (Inclusive of applicable taxes)	Total Repayment Amount (Rs.)
6	₹ 17,329.00	₹ 590.00	₹ 590.00	₹ 1,03,974.00
12	₹ 8,932.00	₹ 590.00	₹ 590.00	₹ 1,07,184.00
18	₹ 6,121.00	₹ 590.00	₹ 590.00	₹ 1,10,178.00
24	₹ 4,707.00	₹ 590.00	₹ 590.00	₹ 1,12,968.00
36	₹ 3,321.00	₹ 590.00	₹ 590.00	₹ 1,19,556.00

Note: Total Repayment Amount + PF + Documentation Charges



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NJ LAS Term Loan – Key Features

Minimum Loan Amount	Rs.25,000/-
Maximum Loan Amount	Rs.25,00,000/-

- **No physical documents are required for the loan application.**
- **Agreement & Pledge request form is E-Signed.**
- **Loan amount will be disbursed to the registered bank account within two (2) working days of the submission of duly filled & Signed Mandate Form to NJ Capital. Submission from client should be before 2 pm on a working day.**
- **Online LAS application can only be done by individual clients whose investments are in demat of NJ.**
- **Loan is not offered to NRI clients (both NRE & NRO).**
- **Minimum age for loan eligibility is 18 years.**



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Important Points

- **ELSS funds which are still locked in cannot be pledged.**
- **LAS will not be offered on any PMS Investments (Equity & MF)**
- **If MARS investments are pledged then re-balancing of the portfolio will not be done.**
- **Minor's securities can not be pledged.**
- **Securities & Loan Eligibility:**

Securities	Loan Eligibility
Equity MF	45% of current valuation (NAV)
Debt MF	90% of current valuation (NAV)
Hybrid Funds	45% of current valuation (NAV)
Fund of Funds	45% of current valuation (NAV)
Balanced Funds	45% of current valuation (NAV)
Equity shares	40% to 45% of the last traded price



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NJ LAS Term Loan – ROI & PF

Loan Tenure (No. of Months)	Rate of Interest(%) P.A.
36	12.00%
24	12.00%
18	12.50%
12	13.00%
6	13.50%

Note: ROI is Fixed in nature

Sr. No.	Particulars	Amount (Rs.)
1	Processing Fees (%)	0.5% of the loan amount subject to a maximum of Rs. 10,000/- (Plus applicable taxes).
2	Documentation Charges	First Time – Rs.500/- (Rupees Five hundered only) Subsequent Loans – Rs.200/- (Rupees Two hundred only)(Plus applicable taxes).

Processing Fees & Documentation charges will be deducted from the disbursed loan amount.



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- Pledging & Un Pledging Charges:

Pledging Charges Rs.15 + GST per ISIN

Un Pledging Charges Rs.15 + GST per ISIN

Note:

- It will be charged at the time of Pledging / Un Pledging of the securities.
- Invoice will be generated by NJ India Invest Pvt. Ltd. in the next payment cycle.



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Loan Disbursement and EMI Due date:

Sr. No.	Disbursement Date	EMI Due Date
1	1 st to 15 th of the Month	25 th of the Month
2	16 th to End of the Month	10 th of the Next Month

Overdue Interest Charges (i.e. Additional Interest):

1.5% (flat rate) on the EMI amount defaulted. *(plus applicable taxes)*

Bounce Charges:

Rs.500/- for every instance of dishonour.*(plus applicable taxes)*.



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Non Payment of EMI & Sale of Securities

Sr. No.	Event	Action
1	Where the EMI Due Date falls on the 10 th of a month and the due amount remains unpaid till the 25 th of that month.	Date of disposal of securities will be 26 th or the next Business day if the 26 th is not a Business day.
2	Where the EMI Due Date falls on the 25 th of a month and the due amount remains unpaid till the 10 th of following month.	Date of disposal of securities will be 11 th or the next Business day if the 11 th is not a Business day.



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Pre payment charges:

2% of the principal amount prepaid (*plus applicable taxes*).

Margin Shortfall:

Margins need to be maintained daily and any shortfall has to be made good within a period of 7 (seven) days (as mandated by RBI).



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Loan Status

SANCTIONED

Loan is sanctioned. Either any one or both Loan application form & Pledge request form are not E Signed by client.

MANDATE PENDING

Loan application form & Pledge request form are E Signed by client and Mandate submission is pending.

MANDATE RECEIVED BY COMPANY

Soft copy of Mandate is received at HO.

MANDATE SENT

Mandate sent to Bank for the processing.

MANDATE REJECTED

Mandate rejected by the bank. Please submit fresh Mandate.

MANDATE APPROVED

Mandate successfully registered by bank.



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Mandate Process Guideline for CRO @ Branch

CRO will have to check following things.

- Mandate should be in favor or “NJ CAPITAL”
- Details like Bank Account Number, Bank Name, IFSC, MICR, LAS number, Start & End Date duly filled
- Client Name & Signature done on Mandate

If everything is proper then CRO will send scan copy of NACH mandate on **las.mandate@njgroup.in**

Mandate Soft Copy Specification :

- Image Format : Tiff
- Image Size : Less then 30 KB
- Image Quality : Black and White

Note : Subject of Email should be NJ Capital Mandate : <Branch Name>



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**THANK
YOU!**



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