



**MEET EVERY NEED WITH FLEXI LOAN**



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**Disclaimer:**

Flexi loan service is offered by company Motilal Oswal Finvest Ltd & all the charges are availed by them. \*Daily Interest amount is calculated on a loan amount of ₹10,000 & more as per the standard interest rate. However, this may change depending on the credit worthiness and score of the customer.



## About FLEXI LOAN

Have you ever  
availed a loan at  
an interest of only

# ₹ 4\* PER DAY

Here's your chance to do it! Presenting Flexi Loan, a unique and flexible financing solution with quick loan disbursement at competitive interest rates. With a 100% online process, you can get your loan credited instantly to your account and you can also use the amount loaned without any fixed tenure as per your requirement. Moreover, you need not pay any Foreclosure Charges on pre-closure of your loan.



### Why prefer us for Flexi Loan?



Loans from  
₹ 10 Thousand  
upto ₹ 10 Lakhs



Interest rates  
as Low as  
₹ 4 a Day\*



**100% Online process**  
with No Physical  
Documentation



**Instant Loan  
Disbursal & Credit**  
in your Bank Account



**No Fixed Tenure**  
for Loan  
Repayment



**Zero Foreclosure  
Charges on**  
Pre-closure of Loan



Loan to be provided for 40%  
LTV (Loan to Value) of SEBI  
approved Group 1 securities.



Joint Holders of Demat  
Account, NRI's, NRO's &  
Corporate A/c shall not be  
considered for Flexi Loans.



Loan to be provided only  
to Individual Demat A/c  
holders.

03

### Eligibility Criteria

01

02

\*Daily Interest amount is calculated on a loan amount of ₹10,000 & more as per the standard interest rate. However, this may change depending on the credit worthiness and score of the customer.



## How to avail FLEXI LOAN?

To get started,  
Login to **MO Investor or MO  
Trader App/Web**. Go to Main  
Menu and select Flexi Loan.

You can now avail loan in  
**3 simple steps:**



### STEP 1

Check your Loan Eligibility &  
Enter Loan Amount

9:41

← ENTER LOAN AMOUNT

Your Portfolio Value (₹) 30,00,000

Eligible Loan Amount (₹)\* 10,00,000

Enter Loan Amount (₹)

2000 Loan Amount ₹10,000 to Max Loan Amount ₹10,00,000

10,00,000

PROCEED

\* Eligible Loan Amount: Eligible value is based on SEBI approved list of stocks and the haircut applicable

\* Eligible Loan Amount: Eligible value is based on RBI's approved list of stocks and the haircut applicable

Home Portfolio Search Watchlist Mutual Fund

### STEP 2

Review & e-Sign your Loan  
Agreement

← REVIEW & E-SIGN LOAN AGREEMENT

Please read the sanction terms & agreement given below.

- Loan Application Form
- Sanction Terms & Approval Status
- Loan Agreement

OTP has been sent to your registered mobile Number: 9876543210

Enter OTP Resend OTP

PROCEED

Home Portfolio Search Watchlist Mutual Fund

### STEP 3

Pledged your holdings

← PLEDGE YOUR HOLDINGS

Market Value (₹) 22,52,241

INFY

Qty 200 Pledge value (₹) 1,00,000

Market Value (₹) 22,52,241

SBIN

Qty 200 Pledge value (₹) 1,00,000

Market Value (₹) 22,52,241

Portfolio value (₹) 10,00,000

Eligible Portfolio Value (₹) 10,00,000

Loan Amount (₹) 3,00,000

SUBMIT

Home Portfolio Search Watchlist Mutual Fund



## Loan Top-Up & Interest Payment

Login to **MO Investor/Trader App or Web**

Go to the **Main Menu**

**FLEXI LOAN**

View **Loan Details**



### Interest Payment

You can pay your monthly interest by clicking on **Pay Interest** button



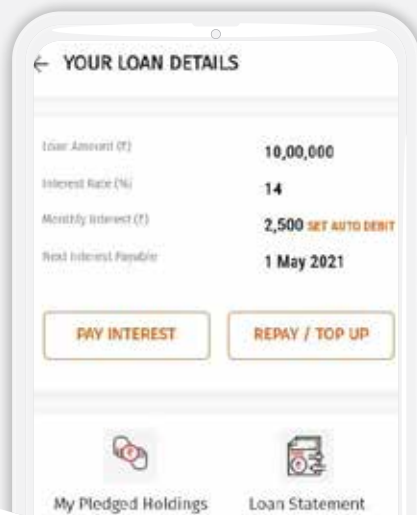
### Additional Loan/Top-up Loan Request

You can avail an additional loan on the same loan account as per your eligibility by clicking on **Additional Loan Request** under Repay/Top Up option



### Partial/ Loan Closure Request

If you wish to pay a larger sum of money at one go or if you wish to close your loan, you can choose **Partial Loan Payment** or **Loan Closure Request** under Repay/Top Up option



You can even complete a quick 2 step process through your net banking for auto-debit of your monthly interest payment.



## Interest Rate & Charges

Types of Fees	Charges Applicable
Interest rate	14% p.a
Processing fees	2% or ₹10,000 (whichever is lower, subject to minimum ₹ 500)
Interest and principal statement charges	NIL
Foreclosure charges	NIL
Service Charge	NIL
Bounce Charges	Standard Bounce Charges to Apply
Pledge & Unpledge Charges	Pledge & Unpledge charges applicable as per your trading account
Penalty charges on default/delayed interest	24% per annum

- Processing fees includes CIBIL charges, Stamp Duty & Agreement frankin charges.
- If interest payment is deferred for a month, the pledged shares will be revoked & squared-off to recover the complete principal & interest amount.

In case of any queries, you can write to us on [flexiloans@motilaloswal.com](mailto:flexiloans@motilaloswal.com) or call us on **022 71935302**