



**Unlock cash from  
mutual fund savings in 5 mins**



**Easy**



**Fast**



**Secure**

# Instant credit line against Mutual Fund savings

Easy, fast & secure.



Home Expense



Wedding Expense



Medical Expense



Education Expense



Working Capital



Travel Expense



UNLOCK THE HIDDEN POTENTIAL OF YOUR MUTUAL FUNDS  
WITH A **HASSLE-FREE CREDIT FACILITY!**



# We invest to achieve our financial goals:

- Child's education/marriage
- Dream Car
- Dream Home
- Retirement savings
- Wealth creation

But sometimes due to short-term cash requirements like -

home renovation, hospitalization, family tour, buying car/bike/TV, emergency etc.

We **REDEEM** Mutual Fund units and are **UNABLE TO ACHIEVE FINANCIAL GOALS!** 😞





# Introducing Volt Money's Credit line against Mutual Funds!!!

- ✗ Instead of **redeeming MF units** and **losing out on growth** of MF units
- ✓ **Pledge** your MF units, and **get an instant credit facility**

**#Loan Against MF bhi Sahi hai!**

**We take care of your short term needs  
so your long term goals don't suffer**







# Impact of Volt Money on achievement of Financial Goals

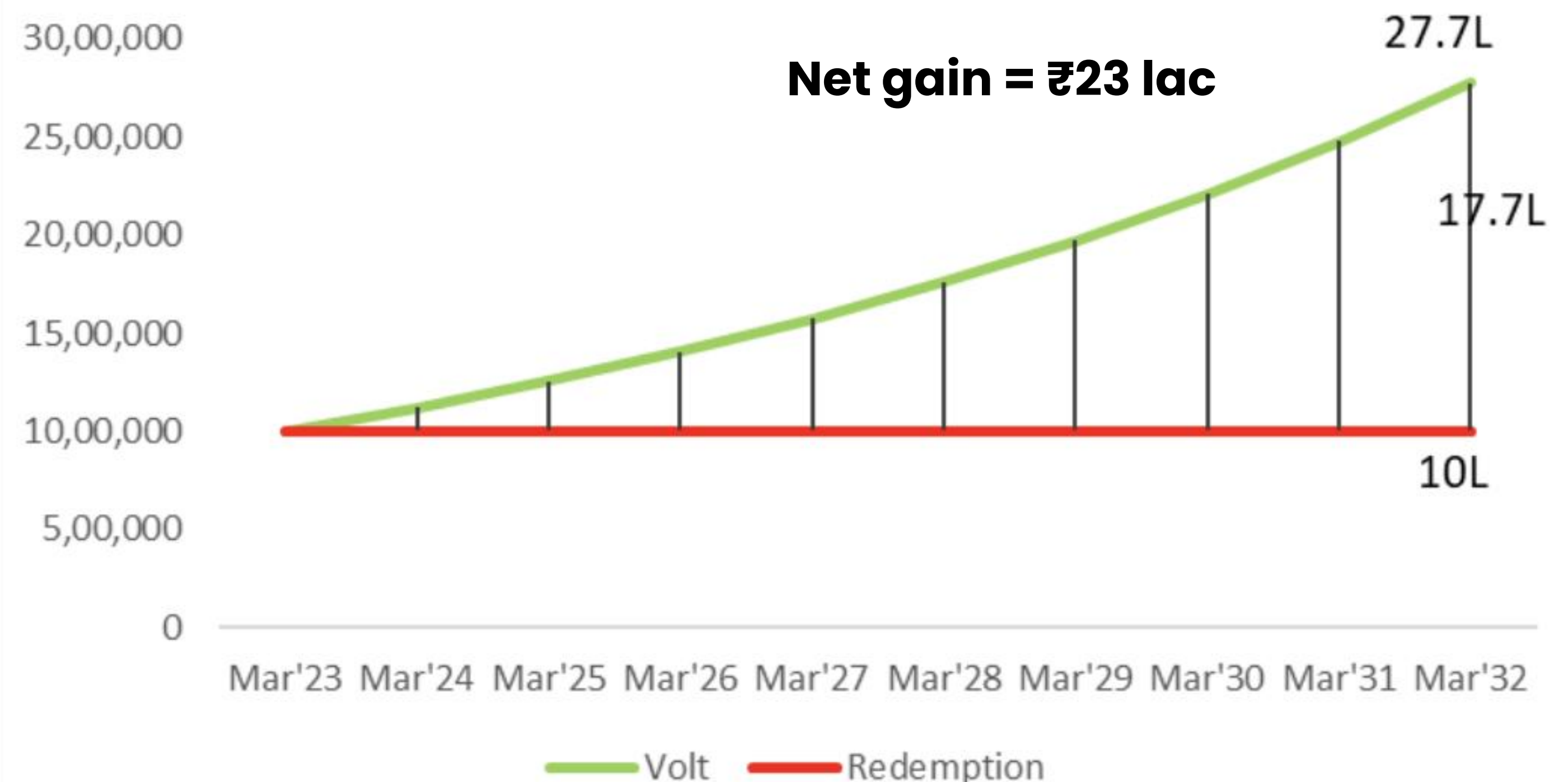
Investment of **10L** becomes **27.7L** if not redeemed at 12% p.a. growth

Even if we pay interest on **4 years** out of **10 years**, only **4L** interest needs to be paid

**Net gain = ₹23 lac**

**#Loan Against MF bhi Sahi hai!**

Redemption impact on portfolio value





## Benefits of Volt Money – Credit against MF

- ✓ No exit load charged to the customer
- ✓ No LTCG/STCG tax charged to the customer
- ✓ Timely goal achievement for customer due to redemption avoidance
- ✓ All cases supported: Individual, unified line, HUF, Corporate **Exclusive!**
- ✓ Interest/Loan certificate available for the limit  
Business customers can claim exemption on interest (up to 30%)

**#Loan Against MF bhi Sahi hai!**



## Product features

- ✓ Only pay interest on amount withdrawn
- ✓ Low interest rate
- ✓ **100% digital 5-minute process**, no upload required
- ✓ 50% to 80% of NAV of MF portfolio
- ✓ No prepayment/foreclosure charges
- ✓ **Same day disbursal**
- ✓ Min limit = Rs. 25K; Max Limit = 10 CR

Exclusive!

**#Loan Against MF bhi Sahi hai!**

Type	Process
Individual (single holding/AS-ES)	Digital
Unified line	NA
Corporate	Physical
HUF	Physical

5000+ approved MF schemes

- ✓ ELSS 50%
- ✓ Debt 80%
- ✓ Equity 50%
- ✓ Liquid 90%



Volt only works with trusted  
**AAA rated lending partners**



## Charges

- ✓ **Interest Rate : 10.49% p.a. on reducing balance**  
On Rs. 1 lac, starting ~Rs. 862/- per month

- ✓ **One time processing charge: ₹ 999 499/yr + 18% GST**

This includes Lien marking charges + Other document charges + GST + Lien removal charges etc.

- ✓ **Annual Maintenance charges (Post 12 months) : ₹ 999 499/yr + 18%GST**



**No hidden charges!!**

**#Loan Against MF bhi Sahi hai!**





## FAQ

### **Q) When will lien be removed from my funds?**

1. You have the flexibility to remove lien any time.
2. There should be no pending loan amount against the lien marked units.

### **Q) How many days does it take to remove lien?**

Lien removal request is sent to AMC within 24 hours. It might take 3-5 working days for AMCs to remove lien. Customer can check status in his AMC statement.

### **Q) Can I lien mark any mutual fund units of my choice?**

Yes, you can choose which funds to lien mark.

### **Q) Do I have to pay interest on complete line amount?**

No, Interest is calculated daily based on the loan outstanding at the end of each day.  
- E.g. If loan amount is repaid within 10 days, interest will be charged for 10 days only.

### **Q) Will I be charged interest if I don't use the credit line?**

No interest will be charged if you don't use the credit line.





## FAQ

### **Q) When will lien be removed from my funds?**

1. You have the flexibility to remove lien any time.
2. There should be no pending loan amount against the lien marked units.

### **Q) How many days does it take to remove lien?**

Lien removal request is sent to AMC within 24 hours. It might take 3-5 working days for AMCs to remove lien. Customer can check status in his AMC statement.

### **Q) Can I lien mark any mutual fund units of my choice?**

Yes, you can choose which funds to lien mark.

### **Q) Do I have to pay interest on complete line amount?**

No, Interest is calculated daily based on the loan outstanding at the end of each day.  
- E.g. If loan amount is repaid within 10 days, interest will be charged for 10 days only.

### **Q) Will I be charged interest if I don't use the credit line?**

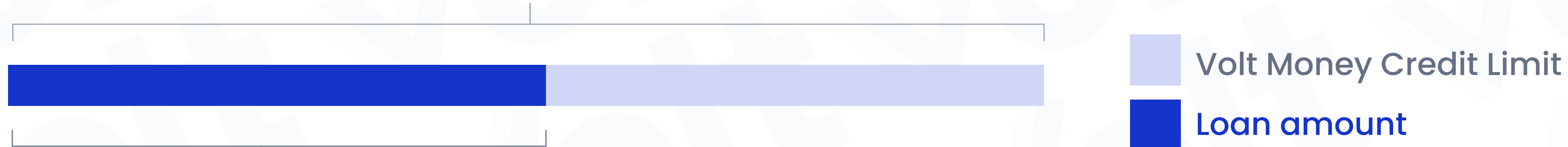
No interest will be charged if you don't use the credit line.





## Example-

Volt Money Credit Limit Rs. 5,00,000/-



Loan amount Rs. 1,00,000/-

Assuming Interest charged @10.49% p.a. ( 0.029% per day)

Processing Fee -  
Rs. 499 + 18% GST = Rs. 1180

**\*One time only\*** (will be deducted from first withdrawal)

**Tenure:** 6 months (= 180 days)

**Total interest** = (Rs. 1,00,000) x (10.49% p.a.) x (180/365) = **Rs. 5,173**

**Monthly Interest** = ~Rs. 862 **\*only interest needs to be paid every month\***

Total repayment amount = **Rs. 1,05,173/-**

### Note

- **Zero** processing fee from **2nd disbursement onwards**
- Customer can pay principle outstanding in **part payments** also; interest will reduce automatically basis the amount repaid
- If amount is to be utilised for more than 12 months, customer can renew the facility by paying Annual maintenance charge for Rs. 500 - Rs. 1000 and continue using the balance





# How to apply

**Check available cash limit**  
Cash limit is calculated using your MF portfolio

PAN Number

Mobile Number

Email

Please provide email id that is linked with your investments.

**Get my portfolio**

Powered by  
CAMS KFINTECH CDSL NSDL

Enter basic details: PAN, mobile & email

**Congratulations!**  
Your portfolio was evaluated successfully

Available credit limit  
**₹30,00,000**

Fetches mutual funds  
**₹60,00,000**

**Credit limit by mutual fund**


Instantly check available credit limit

**Set credit limit**

Select the amount  
**₹30,00,000**

Min ₹25,000 Max ₹40,00,000

**Selected mutual funds** [Edit selection](#)


**Confirm limit and assets**

Select amount and portfolio for pledging

**Withdraw Rs. 30,00,000 in 4 steps**

**1 KYC Verification**  
Verify Aadhaar & other details to complete KYC

**2 Verify Bank Account**  
Provide bank account for receiving money

**3 Setup AutoPay**  
Link your account for hassle-free repayments

**4 Review Agreement**  
Verify the key usage terms and confirm

**Start**

Withdraw instantly by completing digital KYC



# How to use

9:41

My Account

Available cash

₹13,000

out of ₹30,000

45% of total limit available

Withdraw now

Repayment

Outstanding amount

₹17,000

Flexi pay

Why Volt?

No usage, no interest

Pay interest only on the borrow amount

My Account

Transactions

Manage Limit

Refer & Earn

✓ Request disbursal with just a click on mobile app/website

✓ Track your transactions with ease

9:41

Transactions

NOVEMBER 2022

Withdrawal 2nd ⓘ

1 Nov, 2023

+ ₹3,000

Outstanding: ₹ 300,000

OCTOBER 2022

Auto debit ⓘ

25 Oct, 2023

- ₹400

Outstanding: ₹ 300,000

Auto debit ⓘ

25 Oct, 2023

- ₹400

Outstanding: ₹ 300,000

SEPTEMBER 2022

Repayment

8 Sept, 2023

- ₹10,000

Outstanding: ₹ 300,000

Withdrawal 2nd

1 Nov, 2023

+ ₹27,000

Outstanding: ₹ 300,000

My Account

Transactions

Manage Limit

Refer & Earn



# Easy access to Overdraft limit

9:41

< Flexi repay

Outstanding amount

₹27,000

Enjoy flexible repayments. Pay partially or the complete amount in just one go.

Make online payment

Or repay via bank transfer

To easily repay your principal via NEFT/IMPS, add this account as a beneficiary. Repayment must be from the bank account used for verification.

HDFC Bank

IFSC

HDFC0000675

Copy

Account number

05001 42345 38421

Copy

✓ Flexible Repayments

9:41

Manage limit

Credit limit

₹3,00,000

Increase limit

Pledged portfolio

Mutual funds

Value

₹7,00,000

View details >

My Account

Transactions

Manage Limit

✓ Check pledged securities, increase limit with ease





Important Points –

# Pledging or Lien Marking Securities

- ✓ **What is pledging/lien marking on securities?**

Giving your MF units as collateral to set up credit limit facility.

- ✓ **Access to Dividends and Capital Gains:**

you retain the right to receive dividends and capital gains distributions from the fund.

- ✓ **Redemption Restrictions:**

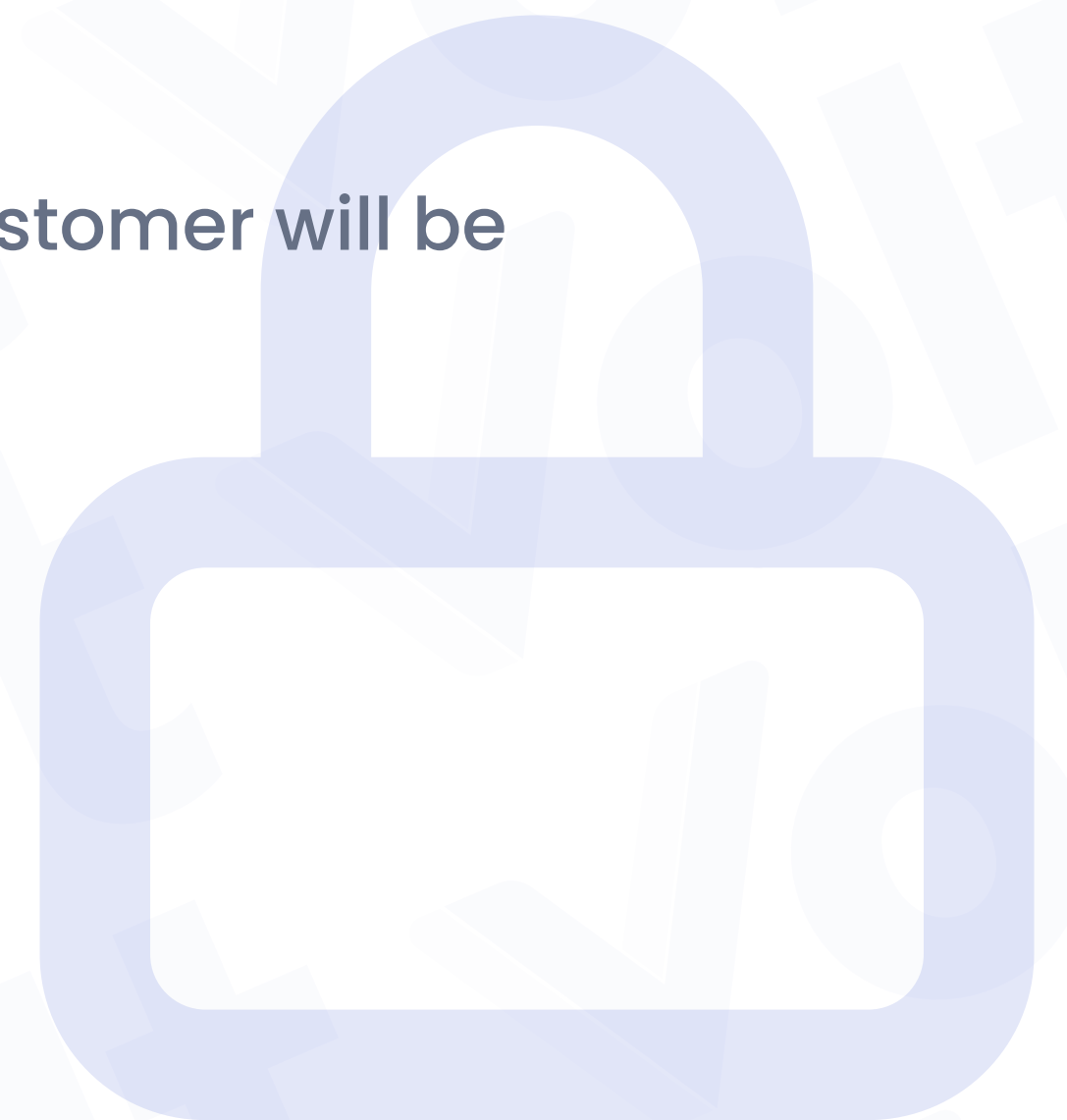
Pledged units cannot be redeemed without removing the pledge– E.g.: SWP, IDCW etc. of the customer will be stopped for the selected pledged units

- ✓ **No impact of SIPs**

Customer can continue the SIP as it is. New units bought will not automatically pledged.

- ✓ **Pledging locked units**

Locked MF units in ELSS, retirement etc. schemes cannot be pledged.





## Other important points

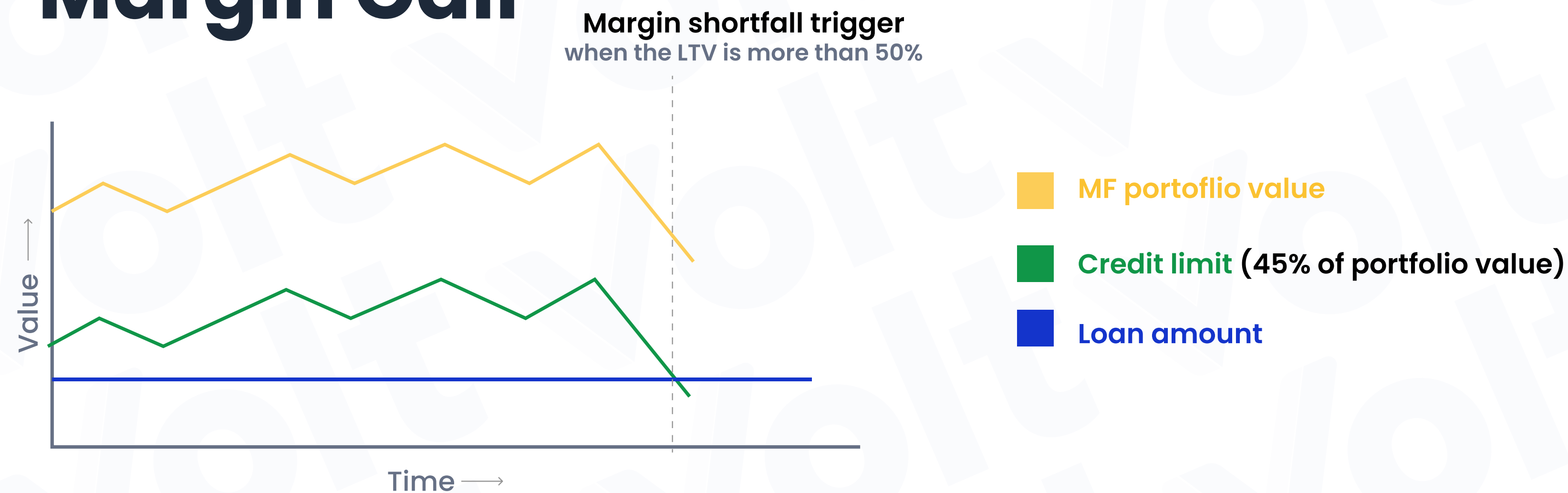
- ✓ **Non-payment of EMI & Sale of Securities**  
If interest is not paid by 15th of month, pledged securities **worth overdue amount** will be sold maintain the LTV ratio for the portfolio\*
- ✓ SOA (Statement of Account), IVR (Interim Valuation Report) can be download and seen on the Volt app
- ✓ **Margin Shortfall:** Margin need to be maintained daily and any shortfall must be made good within a period of 7 (seven) days (as mandated by RBI). {detailed explainer in annexure}

For any queries or loan closure etc., you can reach out to [support@voltmoney.in](mailto:support@voltmoney.in)



Explainer–

# Margin Call



## What happens when value of my MF units/Portfolio falls?

- ✓ A customer is required to maintain a 50% loan to value (LTV) ratio. If (portfolio) value falls and LTV falls beyond 50%, a margin call is triggered.
- ✓ Customer will have to regularise his loan account by paying the shortfall in cash or pledging more MF units.
- ✓ Cash payment or pledging more MF units should be done within 7 days of margin shortfall trigger.

## Note

Volt Money provides 45% LTV on equity funds to provide 5% cushion for clients to avoid any undue pressure of margin calls.





# Margin Shortfall Example

Assuming equity MF portfolio of **Rs. 1L**.

\*Volt provides 45% limit, i.e., **Rs. 45K**.

If customer withdraws Rs. 45K and Portfolio value drops to Rs. 90K, then LTV increases to 50%. No margin call is triggered.

Assume Portfolio value drops Rs. 2K more, i.e., new Portfolio value=Rs. 88K, then  $LTV > 50\%$ . Therefore, creating a shortfall of Rs. 1K. Hence, triggering a margin call.

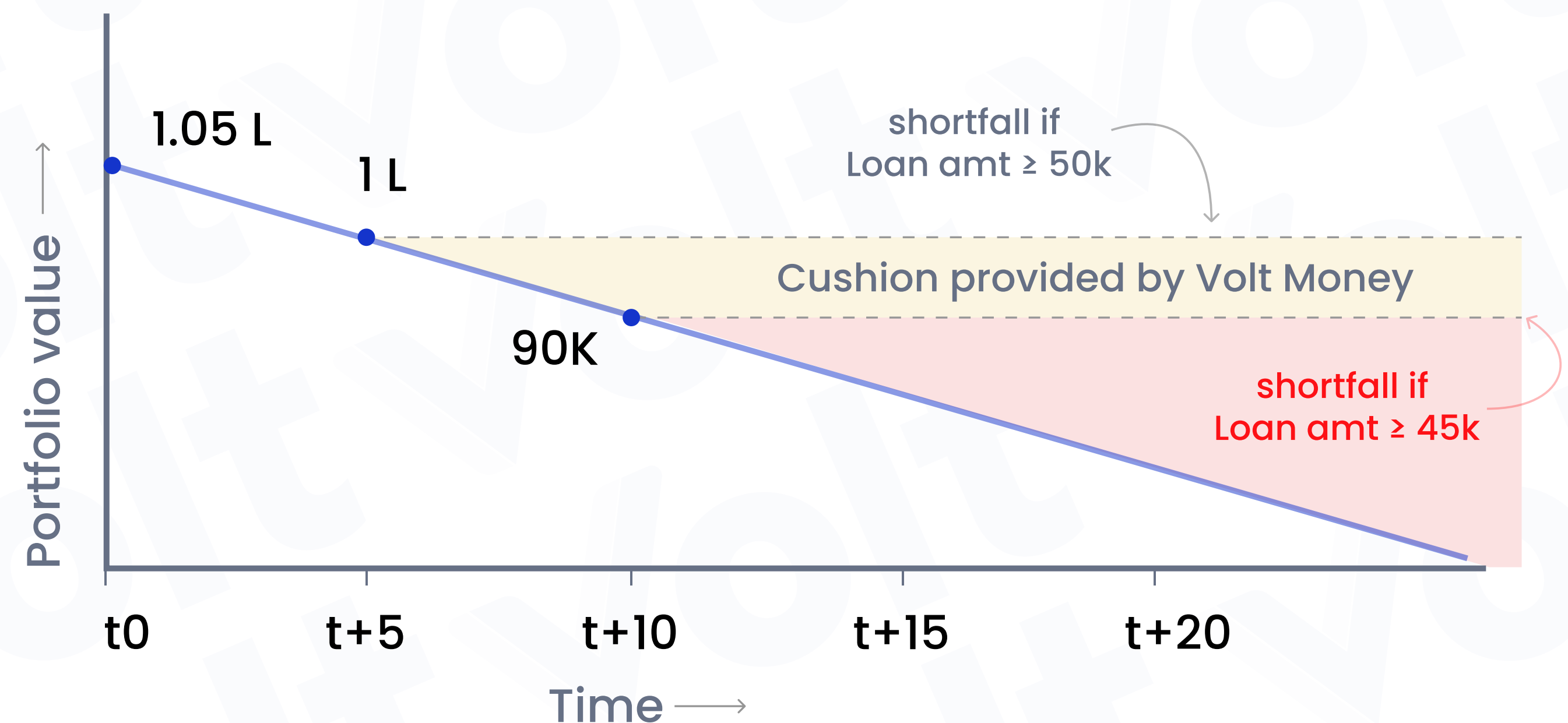
To regularize in coming 7 days, customer can either

- repay Rs. 1000, or
- pledge securities of Rs. 2000

If not paid, securities worth Rs. 2000 will be liquidated and adjusted to principal.

## Note

Volt Money provides 45% LTV on equity funds to provide 5% cushion for clients to avoid any undue pressure of margin calls.





**Thank you**