



Bhanix Finance and Investment Limited (Bhanix) is a Non-Banking Finance Company registered with Reserve Bank of India, CASHe is their platform where they facilitate loan transactions between borrowers and personal loan providers such as NBFCs/Banks.

The process of availing a personal loan through the CASHe Personal Loan app is quick, hassle free and secured.

Northern Arc Capital has partnered with Bhanix to offer personal loans to young working professionals through CASHe.

About the product:

Personal loan is an unsecured form of credit to enable the customer meet personal or emergency requirements. It is multi-purpose in nature and therefore can be used for various purposes to fulfil all needs of financial life. The documentation required is minimum with the ease of getting the amount completely digitally without any hassle.

Key features of the product:

- No collateral / security
- Get loan approved within 10 minutes subject to proper documentation
- Easy and hassle-free process
- Flexible repayments available
- No hidden charges

Documents & Loan Eligibility Criteria:

Identity & Address proof and other mandatory document	 Your photograph – Take a clearly visible selfie of yours or upload one photograph from your image gallery. PAN card Address proof – (Any one) Aadhar Card/Passport/Driving License/Voter's Identity Card or Utility Bills i.e. Electric/landline phone bill/ Gas Bill (not more than 2 months old) Latest salary slip Bank statement – Please ensure your latest bank statement clearly shows your latest salary details along with the bank name, your account number, your name and the IFSC details Please ensure the documents uploaded are clearly visible and are self-attested as per KYC norms
Age limit	21- 55 years
Monthly Income	Applicant must have net salary of more than 12,000
Employment Type	Salaried
* Terms & conditions apply. Loan disbursal at sole discretion of the Lender.	

Loan Details:

- Loans available from Rs. 3,000 2,00,000
- Rate of Interest (reducing balance): up to 36% per annum
- Tenure: 180 days to up to 1.5 year

Purpose of Loan:

- personal loan

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Name	CASHe Personal Loan App
of Digital Lending App (DLA)	
Name of the Loan Service Provider (LSP)	Bhanix Finance and Investment Ltd
Details of the owner of the DLA	Bhanix Finance and Investment Ltd (CIN: U65910MH1996PLC300645) 5th Floor, Paville House, Twin Towers Lane, Prabhadevi, Mumbai.
List of activities that may be	1. Customer Acquisition (through loan application)
carried out by the DLA	2. Loan Disbursement
	3. Loan Repayment
	4. Loan Recovery
Grievance Redressal	https://www.bhanixfinance.com/pdf/Fair-Practice-Code.pdf
Mechanism	
rievance Redressal Officials Grievance Redressal Officer	
	Name: Ms. Pushpinder Kaur
	Designation: Grievance
	Redressal Officer
	Address: 5th Floor, Paville House, Twin Tower Lane,
	Off Veer Savarkar Marg, Prabhadevi, Mumbai – 400 025
	Tel. 9983107444
	Email ID: <u>Grievance@Bhanix.in</u>
Platform where the DLA is hosted	Google Play Store , Apple app store
Website URLs	https://www.cashe.co.in/
Link to the DLA	https://play.google.com/store/apps/details?id=co.tslc.cashe.android
	<u>&h =en IN&g =KR</u>
Privacy Policy of LSP/DLA	https://www.cashe.co.in/policies/privacy-policy/
Data Storage Policy of LSP/DLA	https://www.cashe.co.in/policies/privacy-policy/