



CASH e

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/BNPL 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:**

<p>Identity &amp; Address proof and other mandatory document</p>	<ul style="list-style-type: none"> <li>• Your photograph – Take a clearly visible selfie of yours or upload one photograph from your image gallery.</li> <li>• PAN card</li> <li>• Address proof – (Any one) Aadhar Card/Passport/Driving License/Voter’s Identity Card or Utility Bills i.e.</li> <li>• Electric/landline phone bill/ Gas Bill (not more than 2 months old)</li> <li>• Latest salary slip</li> <li>• 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</li> <li>• Please ensure the documents uploaded</li> <li>• are clearly visible and are self-attested as per KYC norms</li> </ul>
<p>Age limit</p>	<p>18- 55 years</p>
<p>Monthly Income</p>	<p>Applicant must have net salary of more than 12,000</p>

Employment type	Salaried
* Terms & conditions apply. Loan disbursal at sole discretion of the Lender.	
<b>Loan Details:</b> <ul style="list-style-type: none"> <li>- Loans available from Rs. 3,000 – 4,00,000</li> <li>- Rate of Interest (reducing balance): up to 3.85% per month</li> <li>- Tenure: 90 days to up to 1.5 year</li> </ul>	
<b>Purpose of Loan:</b> <ul style="list-style-type: none"> <li>- Instant personal loan</li> </ul>	
<b>Name of Digital Lending App (DLA)</b>	CASHe Personal Loan App
<b>Name of the Loan Service Provider (LSP)</b>	Bhanix Finance and Investment Ltd
<b>Details of the owner of the DLA</b>	Bhanix Finance and Investment Ltd (CIN: U65910MH1996PLC300645) 5th Floor, Paville House, Twin Towers Lane, Prabhadevi, Mumbai.
<b>Grievance Redressal Mechanism</b>	<a href="https://www.bhanixfinance.com/pdf/Fair-Practice-Code.pdf">https://www.bhanixfinance.com/pdf/Fair-Practice-Code.pdf</a>
<b>Grievance Redressal Officials</b>	<b>Grievance Redressal Officer</b> Name: Ms. Pushpinder Kaur Designation: Grievance Redressal Officer Address: 5th Floor, Paville House, Twin Tower Lane, Off Veer Savarkar Marg, Prabhadevi, Mumbai – 400 025 Telephone No.: 022-46047350 Email ID: <a href="mailto:Grievance@Bhanix.in">Grievance@Bhanix.in</a>
<b>Platform where the DLA is hosted</b>	Google Play Store , Apple app store
<b>Website URLs</b>	<a href="https://www.cashe.co.in/">https://www.cashe.co.in/</a>
<b>Link to the DLA</b>	<a href="https://play.google.com/store/apps/details?id=co.tslc.cashe.android&amp;hl=en_IN&amp;gl=KR">https://play.google.com/store/apps/details?id=co.tslc.cashe.android&amp;hl=en_IN&amp;gl=KR</a>
<b>Privacy Policy of LSP/DLA</b>	<a href="https://www.cashe.co.in/policies/#Privacy_Policy">https://www.cashe.co.in/policies/#Privacy_Policy</a>
<b>Data Storage Policy of LSP/DLA</b>	<a href="https://www.cashe.co.in/policies/#Privacy_Policy">https://www.cashe.co.in/policies/#Privacy_Policy</a>