

PAYMENT IN KIND LOANS

PIK LOANS is one where the payment of interest is not in cash. The borrower pays the interest on such loans by issuing additional securities or additional debt instruments. Also, one also has the option to add interest to the principal amount.

FEATURES

- ✓ Usually Unsecured (i.e. no need of security)
- ✓ Usually for 5 or more years
- ✓ Higher interest rate than others
- ✓ Comes with detachable warrants
- ✓ Not easy to refinance such loans

DRAWBACK

- ✓ Expensive and Risky
- ✓ No cash flow for the lender until maturity
- ✓ Subordinated to conventional debt
- ✓ Huge loss chances due to no collateral.

When to Go for Such Loan ??

These loans are generally highly risky, expensive and complicated. Banks usually do not go for such loans.

Owing to such drawbacks, it is best to avoid such loans. one should only consider them if other options are not available or if such a loan fits your financial needs.

Pik Loans Manual Guide

Patrick Vollmar



Pik Loans Manual Guide:

Pik Loans Manual Guide Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has are more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Pik Loans Manual Guide**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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