

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

Kathleen Armour



Pik Loans Manual Guide:

Decoding **Pik Loans Manual Guide**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Pik Loans Manual Guide**," a mesmerizing literary creation penned by a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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