

Achieve your goals with smart financing options



Home Loan



Business Loan



Loan Against Property



Working Capital Loan

Application Form for Consumer Assets

FORM No.:

To be filled in by the applicant

Type of Loan / Facility	Loan / Facility applied for	Purpose of Loan / Facility
<input type="checkbox"/> Business Loan <input type="checkbox"/> Overdraft Facility <input type="checkbox"/> Funding against Credit Card Receivables (FCCR) (Loan / Overdraft facility)	Amount ₹ _____ Tenure (Months) _____ <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 36 <input type="checkbox"/> 48	<input type="checkbox"/> Business Improvement / Expansion <input type="checkbox"/> Personal Expenses <input type="checkbox"/> Purchase of Asset for Business purpose <input type="checkbox"/> Construction of Business Premises <input type="checkbox"/> Working Capital Finance <input type="checkbox"/> Purchase of Machinery: • Type of machine: _____ • Purpose: _____ • Imported/Indigenous: _____ • Name of supplier: _____ • Total Cost: _____ • Contribution by Promoters: _____ <input type="checkbox"/> Others (pl. specify) _____
<input type="checkbox"/> Loan against Property <input type="checkbox"/> Loan for purchase of commercial property <input type="checkbox"/> Overdraft against Property <input type="checkbox"/> Lease Rental Discounting	Amount ₹ _____ Tenure (Years) _____ Amount ₹ _____ Tenure (Years) _____	(Continued from above)
Working Capital Facility Fund Based - <input type="checkbox"/> Cash Credit <input type="checkbox"/> Constant OD <input type="checkbox"/> Export Finance (Pre Shipment / Post Shipment) <input type="checkbox"/> LCBD <input type="checkbox"/> WC Demand Loan <input type="checkbox"/> Others (pl. specify) _____ Non Fund Based - <input type="checkbox"/> Bank Guarantee <input type="checkbox"/> Letter of Credit <input type="checkbox"/> Buyer's Credit <input type="checkbox"/> Others (pl. specify) _____	₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____ ₹ _____	(Continued from above)

Home Loan Details

Type of Loan - Home Top-up Loan Transfer
 Overdraft Commercial Property Non Individual Home Loan Others (pl. specify) _____

Loan Scheme

Loan/Balance transfer Amount requested _____ Term (Yrs) _____ Type of interest _____ Fixed Adjustable ROI _____ % p.a.
 Top-up/Improvement loan Amount requested _____ Term (Yrs) _____ Type of interest _____ Fixed Adjustable ROI _____ % p.a.

Required Funds	Source of Funds
1. Total Purchase / Construction Cost Rs. _____	7. Amount already spent (Source) Rs. _____
2. Registration Cost Rs. _____	8. Saving from Bank Rs. _____
3. Stamp Duty Rs. _____	9. Disposal of Investments (FD, Shares, NSC etc) Rs. _____
4. Improvement Cost Rs. _____	10. Provident Fund (refundable / Non-refundable) Rs. _____
5. Extension Cost Rs. _____	11. Other (Specify) Rs. _____
6. Incidental Cost Rs. _____	12. Loan Requested Rs. _____
A. Total Requirement of Funds (Sum of 1 to 6) Rs. _____	B. Total of Source of Funds (Sum 7 to 12) Rs. _____

Note: 'A' which is the requirement of funds should be equal to 'B' which is the estimate of Source of funds from where the cost will be met.
Purpose of Loan Purchase Purchase of Land + Construction Construction Improvement Extension Any Other (Please Specify)

Details of Proprietors / Partners / Directors of Firm / Company & their addresses (Please include all applicants of the loan & associate concern)

Name	Age (yrs)	Academic Qualification	Residential Address	Tele. No. (Residence)	Experience in the line of activity (yrs)
Firm / Company:					
Firm / Company:					
Firm / Company:					

Existing Credit Facilities (Please include all applicants of the loan)

Facility in favour of	Type of Facility	Limit / Loan (In Lacs)	Outstanding as on _____ (In Lacs)	Bank/ Financier	EMI (in Rs.)	Repayment Terms/ Tenor	Balance Term	Securities Lodged

Past Performance / Future Estimates (Please include all applicants of the loan)

Parameter (In Lacs)	(Actual) Past Year 1 _____	(Actual) Past Year 2 _____	(Estimate) Present Year _____	(Projection) Next Year _____
Firm / Company:				
Net Sales				
Net Profit				
Capital (Net worth if company)				
Firm / Company:				
Net Sales				
Net Profit				
Capital (Net worth if company)				

Bank Account Details

Name of Account Holder	Bank / Branch	Type of Account	Account Number	CC/OD Limit (in Lacs)	Banking Since

Status regarding Statutory Obligation

Whether complied with, select Yes / No. If not applicable, select NA		Remarks
1	Registration under Shop and Establishment Act <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	
2	Industry Specific License (_____) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	
3	Latest Sales Tax Return Filed <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	
4	Latest Income Tax Return Filed <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	
5	Any other statutory dues remaining outstanding <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	

Details of Securities Offered, if any
Property Details (for home loan / commercial purchase cases)

If property not selected, by when do you intend to finalise the property? _____

Usage of Property Self Occupation Rental (Monthly rent expected) _____ Investment Other (Please specify) _____

Purchase from Builder Society Development Authority Resale Self Construction Date of Purchase _____

Construction Stage Ready To commence Under Construction Date of Possession _____

Age of property (yrs.) _____ Land Area _____ Built up Area _____ Is it a KMBL approved project Yes No

Agreement in the name of _____

Add. Line 1

Area City PIN

Property Details (for other cases)

Owner name

Address

Area

City PIN

Type of Property Commercial Resi Industrial Plot Others _____ Ownership Solo Joint

Occupation Status Self occupied Rented Vacant Under construction Others _____

Age of Property (yrs) Land Area Built up Area

Other Collateral Securities

(As per RBI guidelines, Banks are not to take collateral security for loans upto Rs. 10 lakhs to MSME Units)

Insurance Details (Optional)

I/We wish to apply for the term cover for group of borrowers Yes No

Whether the applicant(s) would like the premium and other charges to be funded by Kotak Mahindra Bank for availing Benefit under the above term cover. Yes No

References (Not related to you)

Name

Tele. STD Code Mobile

Name

Tele. STD Code Mobile

In compliance to RBI Circular Ref DBOD No. Dir.BC.4/13.03.00/2012-13, Clause 2.2.1 on Granting loans and advances to relatives of Directors and Clause 2.2.2 on Restrictions on Grant of Loans and Advances to Officers and Relatives of Senior officers of Banks.

For Individual / Sole-proprietor Applicants

a) Do any of the applicants happen to be directors or relatives of a director of a banking company (including Kotak Mahindra Bank & its subsidiaries), as defined in the said circular Yes No

b) Do any of the applicants happen to be relatives of senior officers of the bank, as defined in the said circular Yes No

For Non-individual Applicants

a) Do any of the partners / directors in the firm / company happen to be directors or relatives of a director of a banking company (including Kotak Mahindra Bank & its subsidiaries), as defined in the said circular Yes No

b) Do any of the partners/directors in the firm / company happen to be relatives of senior officers of the bank, as defined in the said circular. Yes No

Declaration

I/We declare that all the particulars and information given in the application form are true, correct and complete and the same shall form the basis of any loan Kotak Mahindra Bank Limited (hereinafter mentioned as "the Bank") may grant to me/us. I/We confirm that I/we have had no insolvency proceedings against me/us nor have we ever been adjudicated insolvent and further confirm that I/we have read the brochure and understood the contents. I am/we are aware that the monthly installment comprising of principal and interest will be calculated on the basis of monthly rests. I/We are aware that the options/types of interest and the frequency of rest cannot be changed and that such change(s) may be permitted only at the sole discretion of the Bank on such terms as may be decided by the Bank from time to time. I/we understand and agree that in case of rejection of my/our application, documents submitted for the processing of my application shall not be returned to me/us. I/We agree that the Bank may take up such reference and make such enquires in respect of this application, as it may deem necessary. I/we undertake to inform the Bank regarding any change in my/our occupation/employment/constitution and to provide any further information that the Bank may require. The Bank may make available any information contained in this form and other documents submitted to the Bank and information pertaining to the loan to any institution or body. The Bank may seek /receive information from any source/person to consider this application. I/we further agree that my/our loan application shall be governed by the rules of the Bank, which may be in force from time to time. I/We agree that the processing fees payable to the Bank or collected upfront, shall not be refunded under any circumstances if my/our application for loan is rejected by the Bank on any ground whatsoever or once the loan has been sanctioned by the Bank, irrespective of whether I/we finally avail the same.

I/We undertake that the facility will be used for the purpose it is granted by the Bank/declared by me/us at the time of availing the facility and not for investment in stock market in any form or any speculative, antisocial or any purpose nor permitted by law. I/We understand that this requirement is in line with the RBI regulation. I/We understand that if is found by the Bank at a later date that the facility granted to me/us is being used for any other purpose than the purpose for which it was granted, then the Bank will have the right to recall the facility at any time.

I/We am/are aware that any new phone number, mobile number, e-mail id provided by an existing customer while opting for any other product of Bank (eg- credit card, personal Loan etc) shall be automatically updated in the Bank records in lieu of the phone number, mobile number, e-mail id provided at the time of opening the account or previously registered with the Bank. All further intimations/communications pertaining to the Bank account shall also be sent by the Bank only to the new phone number, mobile number, e-mail id and no intimations/communications shall be sent to the phone number, mobile number, e-mail id provided at the time of opening the Bank account or previously registered with the Bank.

I/We have read and understood the MITC (Most Important Terms & Conditions) of the applied loan and confirm having received the MITC sheet which also contains all the applicable charges/fees/levies etc. applicable on the said loan/facility.

I/We am/are aware that my/our loan account/facility is governed by various policies of the Bank and other important information which are amended from time to time as per directives from RBI, and that the same can be accessed through Customer Corner of the Bank via the Bank's website i.e www.kotak.com or at the following link: <http://www.kotak.com/bank/common/customer-corner.htm>.

Signature Individual Non-Individual

Name _____

Place: _____ Date: _____

Primary Applicant

Signature Individual Non-Individual

Name _____

Place: _____ Date: _____

Co-Applicant 1 Co-Borrower 1 Guarantor 1

Signature Individual Non-Individual

Name _____

Place: _____ Date: _____

Co-Applicant 2 Co-Borrower 2 Guarantor 2

Signature Individual Non-Individual

Name _____

Place: _____ Date: _____

Co-Applicant 3 Co-Borrower 3 Guarantor 3

Signature Individual Non-Individual

Name _____

Place: _____ Date: _____

Co-Applicant 4 Co-Borrower 4 Guarantor 4

Signature Individual Non-Individual

Name _____

Place: _____ Date: _____

Co-Applicant 5 Co-Borrower 5 Guarantor 5

NOTE: Please ensure that you get the perforated acknowledgement copy duly filed in by our sales representative

To be filled in by Applicant (kindly tick the card of your choice)



Kotak Royale Signature Credit Card

- Visa Lounge Access Program
- Earn upto 15X Reward Points
- Fuel Surcharge Waiver
- No Joining Fee and Annual Fee



Kotak League Platinum Credit Card

- Earn upto 8X Reward Points
 - Fuel Surcharge Waiver
 - Annual Fees : ₹ 499[#]
- #1st year waiver: One swipe within 3 months and minimum retail spends of Rs. 50000 in the first year
2nd year onwards waiver: Minimum retail spends of Rs. 50000 in a year

*Fees and Charges mentioned above are as of date of application and subject to change. Refer www.kotak.com for latest version of MITC

APPLICANT

Name as desired on the Card Maximum 19 characters

I want to apply for Royale Signature Credit Card League Platinum Credit Card

CO-APPLICANT

Name as desired on the Card Maximum 19 characters

I want to apply for Royale Signature Credit Card League Platinum Credit Card

BORROWER

Name as desired on the Card Maximum 19 characters

I want to apply for Royale Signature Credit Card League Platinum Credit Card

CO-BORROWER

Name as desired on the Card Maximum 19 characters

I want to apply for Royale Signature Credit Card League Platinum Credit Card

SIGN UP & DECLARATION

I hereby declare that the particulars contained herein above are complete, true and correct to the best of my knowledge and Kotak Mahindra Bank Ltd. ("Bank") is entitled to verify the same directly or through any third-party agency. I authorise the Bank and its affiliates to use information from this application for administrative purpose. I confirm that I am a resident of India. I further understand that the Bank may at its sole discretion accept or reject either one or both cards applied for by me in this application. I further agree to be fully liable and authorise the Bank to debit My Kotak Mahindra Bank Credit Card account(s) for all spends, fees and other charges, interest, etc. on my Card(s). Service tax and surcharge at applicable rates will be charged on all fees, charges, interest, etc. and I agree to pay the same. In case, I have applied for an Add-On Card(s) I will be billed separately for the Add-On Card in the respective monthly statement(s). I will be liable for all charges incurred on the Add-On Card. I undertake to notify the Bank immediately of any change in the above details and information given by me. I hereby declare that I have read the Terms and Conditions for the Bank's credit Card and I agree that I will be bound by these Terms and Conditions including those excluding/limiting the Bank's liability. I agree to receive my Cardholder(s) Agreement in the electronic format & I understand that upon my request, print copy of the same would be couriered to me by the Bank. I further agree and understand that all documents given to the Bank in connection with this application including, but not limited to photocopies of original documents, signatures verification, address verification and bank details shall become the property of the Bank and shall not be returned to me. I hereby confirm that I have read & understood the terms and conditions governing the entire business relationship with the Bank and relating to various services including but not limited to Cardholder Agreement, ATMs, Phone Banking, Home Banking, Net Banking and Bill Payment. I understand that the Bank may at its absolute discretion, discontinue or modify any of these services completely or partially without any prior notice to me. I authorise the Bank, its group companies and their agents to exchange or share all the information relating to me and my repayment history with banks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they deem fit.

I want to apply for Kotak Credit Card I want to apply for Kotak Credit Card I want to apply for Kotak Credit Card I want to apply for Kotak Credit Card

Date: Date: Date: Date:

Name Name Name Name

Applicant Signature

Co-Applicant Signature

Co-Borrower Signature

Guarantor Signature

Domestic Usage only

Domestic Usage only

Domestic Usage only

Domestic Usage only

Domestic & International Usage

Domestic & International Usage

Domestic & International Usage

Domestic & International Usage

I agree that if I have selected the Credit Card with Domestic & International usage, the entire credit limit on the card will available for both Domestic and International Transactions. The said credit limit will also be applicable to the Add-On card, subject to the spending limit as agreed by the Primary Applicant if any.

Please note that you can change the credit limit for International usage on the card and the Add-On card (if any) once the card is issued by calling the customer contact centre of the Bank.

Applicant Signature

Co-Applicant Signature

Co-Borrower Signature

Guarantor Signature

Credit Cards are sourced in select locations only. Credit Card applications received from non-sourceable locations will not be processed for Credit Card issuance.

Dear Customer,

Thank you for choosing Kotak Mahindra bank for the requirement of Business Banking Asset funding and giving us the opportunity to serve you.

To ensure that there is clarity regarding the Bank's offer, we request you to please go through the MITC (Most Important Terms & condition) sheet provided to you along with the application form.

MITC sheet contains all the applicable charges/fees/levies etc. applicable on the said loan/facility.

We will dispose your loan application within 21 days from the date receiving documents*

With the help of application number, you can track the status of your application on our web site at www.kotak.com.

The Application form along with the supporting documents shall be property of Kotak Mahindra Bank Limited and in case the application is rejected the loan documents shall remain with Kotak Mahindra Bank Limited.

For any queries/ issues related to services provided by Kotak Mahindra Bank Ltd or its outside service providers, you may please contact us on the phone number/email id provided on back of this sheet.

Warm Regards

Kotak Mahindra Bank

*Terms & condition apply. All loan at the sole discretion of Kotak Mahindra Bank Ltd.

Your proposal would be appraised on the following broad parameters..

Rating Parameter	Basis
➤ Financial	<ul style="list-style-type: none">✓ Income & Cashflow✓ Growth in Top & Bottom Line✓ Current Ratio & Liquidity✓ Capital & Leveraging✓ Interest Servicing & Cash Profits✓ Working Capital Cycle (Holding Period)✓ Ability to raise Fund from Market, Bank, Own Sources✓ Overall Accounting Practice & Standards
➤ Management	<ul style="list-style-type: none">✓ Information Sharing & Transparency✓ Management Competence✓ Experience of Promoters in Industry,✓ Management Competence & Succession Plan✓ Credit History✓ Ability to meet Estimation✓ Group Support
➤ Industry Risk	<ul style="list-style-type: none">✓ Demand Supply in Economy✓ Government Policy✓ Competition✓ Input risk
➤ Business Risk	<ul style="list-style-type: none">✓ Distribution Network✓ Size of business✓ Product Mix✓ Operation Efficiency

Acknowledgment Slip

Date:

Application Number: _____

Received from _____ application for a Loan/Facility of ₹ _____

We have received a cheque/draft no _____ for ₹ _____ drawn on _____ towards the application free payable.

In case of any queries relating to your application, please contact _____ Your SalesExecutive / Relationship Manager at _____

For any queries/ issues related to services provided by Kotak Mahindra Bank Ltd or its outside service providers, you may please contact us on the phone number/email id provide on back of this sheet.



Indicative List of Documents

To process your loan / facility application, we would require documents which are applicable to your business profile from the list given below -

1. Mandatory KYC* documents for all applicants.
 - Proof of Identity – Voter's ID Card / Aadhaar Card / Passport / Driving License / PAN Card/Signature identification form present banker of Proprietor/Partner / Director (if a company) etc.
 - Proof of Residence – Recent Telephone bill / Electricity bill / Property tax receipt / Passport / Voter's ID Card of Proprietor / Partner /Director (if a company) etc.
2. Ownership proof and telephone bills.
3. For salaried Individual - Latest 3 months salary slips along with form 16.
4. For a partnership Firm - Latest partnership deed, PAN of the firm and office address proof.
5. For a company - Certificate of incorporation, MOA & AOA, PAN, latest share holding pattern and office address proof.
6. I.T. returns for last 2 or 3 years (as applicable) with computation of income for both business and individuals i.e. partners/ directors.
7. Audited financial statements for last 2 or 3 years (as applicable) along with all schedules & annexure and Tax Audit Report. In case of company, Auditor's Report, Director's Report & Notice of AGM are also required.
8. Profile of company and promoters.
9. Bank statements for last 12 months of all operating business and personal accounts / 6 months Bank statement reflecting salary credit.
10. Sanction letters / Repayment tracks for all loans and facilities availed.
11. VAT / Service Tax returns & Advance Tax challans for last 12 months.
12. Net worth statements of partners / directors.
13. If required (especially in Working Capital proposals), the following documents may be requested i.e. Churning data, List of debtors and creditors, Copies of contracts/orders, List of buyers & suppliers, Sales figures, Provisional financials, TDS certificates etc.
14. Industry/sector specific documents with respect to mandatory licenses / registrations / qualification etc.
15. Title documents in case property is offered as collateral.
16. Any other document as may be required.

* As per RBI directive, customer shall be required to submit KYC documents of Beneficial Owner (BO) i.e. natural person, who on his own or together or through one or more person, exercises control through ownership or who ultimately has a controlling ownership interest. (for more details, please refer to RBI Circular DBOD. AML.BC. No. 71/14.01.001/2012-13 dated January 18, 2013)

- In case applicant is a registered entity and an unlisted company on any stock exchange where BO / BOs hold more than 25% shares or capital or profits in the said company, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.
- When applicant is Partnership / LLP firm where BO/BOs hold more than 15% capital or profits in the firm, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.
- When applicant is Association of Persons (AOP) or Body of Individuals (BOI) where an individual/s hold more than 15% property or capital or profits in the association / BOI, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.

Customer Service / Infoline / Associates

Visit us at : www.kotak.com

Call us at: 1860 266 2666 (Local call rates apply) (Monday to Friday 9.00 am to 6.00 pm, Excluding Holidays)

All correspondence should be addressed to "Kotak Consumer Asset" at:

KOTAK MAHINDRA BANK LTD.,

4th Floor, Zone I, Building No. 21, Infinity Park,
Off Western Express Highway, Gen. A.K. Vaidya Marg,
Malad (E), Mumbai – 400 097, India.

Regd. Office: 27 BKC, C27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.



For office use only:
DMA/Open Market Details:

DSA <input type="checkbox"/>	Connector <input type="checkbox"/>	Open Mkt DST or RM Direct <input type="checkbox"/>	(Tick whichever is applicable)
DSA Name	<input type="text"/>	<input type="text"/>	CRN <input type="text"/>
Connector Name	<input type="text"/>	<input type="text"/>	CRN <input type="text"/>
RM Name	<input type="text"/>	<input type="text"/>	CRN <input type="text"/>
DST/BDO/FOS Name	<input type="text"/>	<input type="text"/>	CRN <input type="text"/>

Cross sell data Details

Please tick your option

<input type="checkbox"/> NR Channels	<input type="checkbox"/> Wealth Team	<input type="checkbox"/> NR Cust Cont Centre	<input type="checkbox"/> RL Sales
<input type="checkbox"/> RL Bank Branch	<input type="checkbox"/> Customer Contact Centre	<input type="checkbox"/> Corporate Salary Team	<input type="checkbox"/> Corporate Liability Group
<input type="checkbox"/> TASC	<input type="checkbox"/> RA Customer Care	<input type="checkbox"/> Privy Team	<input type="checkbox"/> IBG
CSA/RL Bank Br. Name:	<input type="text"/>	CRN	<input type="text"/>
SRA/RL RM Name:	<input type="text"/>	CRN	<input type="text"/>
RM Name:	<input type="text"/>	CRN	<input type="text"/>
DST/BDO/FOS Name:	<input type="text"/>	CRN	<input type="text"/>
TME Name:	<input type="text"/>	CRN	<input type="text"/>
Runner Name:	<input type="text"/>	CRN	<input type="text"/>

Referral Details

Referred by HF AM <input type="checkbox"/>	Referred by LAP RM <input type="checkbox"/>	Referred by WC RM <input type="checkbox"/>	Referred by BL RM <input type="checkbox"/>
Referral RM Name	<input type="text"/>	CRN	<input type="text"/>

Processing Fees Details

Cheque/DD No.	Instrument Date: DD/MM/YYYY	Drawn on / Bank and Branch	Amount (In Rs.)
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		